

2024/25 Central Kentucky

Pathways

Bluegrass Area Agency on Aging and Independent Living

THE RESOURCE GUIDE FOR MATURE ADULTS AND THEIR FAMILIES



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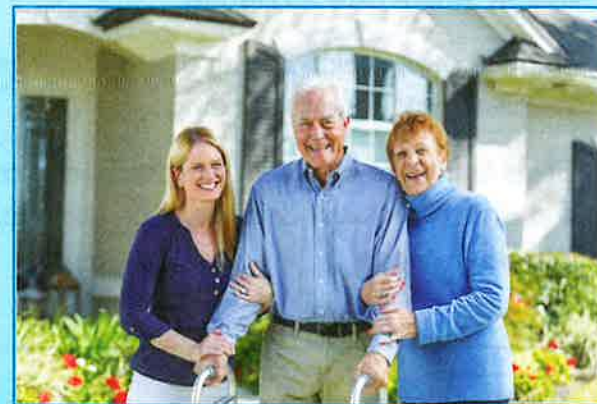
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A Message from the Director of the Bluegrass Area Agency on Aging and Independent Living



The Bluegrass Area Agency on Aging & Independent Living (BGAAA&IL) is pleased to provide you with this new edition of the Pathways Guide for Older Adults in the Bluegrass Area. BGAAA&IL is proud to participate in the production of this valuable guide that is distributed throughout Anderson, Bourbon, Boyle, Clark, Estill, Fayette, Franklin, Garrard, Harrison, Jessamine, Lincoln, Madison, Mercer, Nicholas, Powell, Scott and Woodford Counties. It is a comprehensive resource containing reliable information on the wealth of services and resources available to assist older adults, adults with disabilities, their families and caregivers. It provides the information needed to give you “front door” access to find the necessary services and supports to meet an individual’s long-term care needs.

The BGAAA&IL is grateful to our community advertising partners who, through their support of the Pathways Guide, made it possible for us to produce this valuable resource at no cost to consumers. We hope you and your family find the information in this Resource Guide useful in meeting your needs. Many in the past decade have found it to be a valuable aid for caregiving and for long-term care planning.

Sincerely,

Celeste Robinson
Director

Counties served by The Bluegrass Area Agency on Aging & Independent Living

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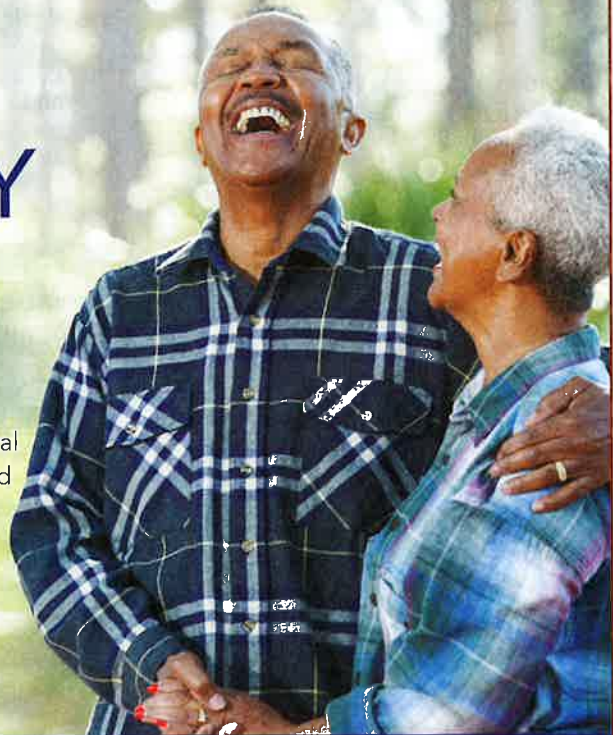
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- » Personal Care » Homemaking
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About This Guide

This directory is the most comprehensive listing and explanation of providers and services who cater to the needs of mature adults. It is designed to work for YOU! It takes up little shelf space, yet ties together in an "at your fingertips" format all the services, programs and products most needed by older adults. Information contained herein has been supplied by the organizations and facilities. While the information has been thoroughly cross-referenced and phone verified as of April, 2024, Senior Impact Publications, L.L.C. and the Bluegrass Area Agency on Aging and Independent Living assume no responsibility for omissions or errors. We welcome all updates and corrections.

This easy-to-use handbook of services for senior citizens is most helpful for:

- Medicare HMO member benefit
- Medicare Consumers
- Family Caregivers
- Physicians
- Medical Service Providers
- Eldercare Attorneys
- Financial Planners
- Human Resource Directors
- Home Health Care Nurses and Aides
- Nursing Home Personnel
- Ministers and Clergy
- Hospital Discharge Planners
- Caseworkers
- Medical Equipment Suppliers
- Managers of Retirement Housing
- Retailers Offering Products or Services Used Primarily by Senior Citizens
- Therapists

 The Pathways Resource Guide
 April, 2024

The Guide is available while supplies last at the following locations:

- Bluegrass Area Agency on Aging and Independent Living
- Local Citizens' Centers
- At select advertisers offices.

Advertisers are listed in **bold** in the index and at the beginning of each tabbed section.

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www.seniorimpact.com
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CAREGIVER TIP

Support groups can be good for your health!

Participation in support groups is one of the most effective strategies for dealing with the many challenges faced by relatives taking on the primary care of young children. To find a support group close to you, contact your local elementary school Family Resource Center, the LFUCG Aging Services Office, or the Kentucky Kin Care Project.

You might also want to check with either the Family Resource Center, or the Youth Service Center at the school your child attends. Many of these offer supportive help and guidance to grandparents and other relative caregivers of children.



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- Homemaking
- In-Home Care
- Age Friendly Initiatives
- Medicaid Waiver Programs
- Case Management
- Respite
- Health and Wellness
- Information and Assistance
- Senior Center Services

To access any of these services, please contact the Aging and Disability Resource Center at 859-266-1116 or 1-866-665-7921 or email adrc@bgadd.org.

We invite you to visit your local community Senior Citizens Center. Take a tour. Participate in programs. Volunteer your time and talents.

Paid for in part using funds from the USDHHS and the Administration on Community Living.

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Payment Sources for Home-Based Services

Advice: Private pay for services is always an option. You can find agencies that provide services for a fee on pages(fill in pg #) of the Pathways guide. Some governmental funding sources can help but they often have income restrictions and limits and restrictions. Call or email the Aging and Disability Resource Center (ADRC) to explore all options. Pg. (fill in new pg #)

Third Party (Government Funded) Sources

Medicare (www.medicare.gov) Medicaid (<https://www.chfs.ky.gov>)
Older American's Act Services (<https://www.bgaail.org>) Veterans Administration (www.va.gov)

Third Party (Private) Sources

Private Health Insurance Medigap or Medicare Supplemental Insurance (See pg. #)
Long Term Care Insurance Managed Care Organizations
CHAMPUS (for retired military personnel) Workers' Compensation

In Home and Facility Based Long Term Care

Home Health

For individuals who need short-term medical care at home due to an illness or injury(</agencies/dms/provider/Pages/hh.aspx>)

Private Duty Nursing (PDN) (</agencies/dms/providers/Pages/PDN.aspx>)

For individuals who need continuous skilled nursing due to a disease, illness, or injury.

Nursing Facilities

For individuals who require facility-based skilled nursing care or rehabilitation

PACE "Programs for All Inclusive Care of the Elderly" (</agencies/dms/dca/Pages/pace.aspx>)

For individuals 55 or older who need nursing facility level of care but want to continue living at home. (See page 51)

Kentucky Transitions (</agencies/dms/dca/Pages/kytransitions.aspx>)

For individuals who wish to move out of a nursing home and into the community, Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICF/IID) (</agencies/dms/provider/Pages/iddfacility.aspx>)

For individuals with Intellectual disabilities (ID) or related conditions for whom facility-based care is appropriate.

Medicaid Waiver Programs

The Medicaid Waiver programs fund in-home services for individuals as an alternative to receiving care in a facility. Depending on the waiver, services can include medical and nursing care, personal care, homemakers, adult day services, home-delivered meals medical supplies, home modifications for accessibility, and transportation to medical appointments.

Kentucky offers many different types of Medicaid Waiver programs. For more information call the Department of Medicaid services at (502) 564- 5497 or 1-800-372-2973. To be screened for eligibility call the Aging and Disability Resource Center at 1-(866) 665-7921.

See page (current page is 52)

Division of Long-Term Services and Supports (DMS)

275 E. Main St. 6W-B Frankfort, KY 40621

(502) 564-7540

<https://www.chfs.ky.gov/agencies/dms/dca/Pages/default.aspx>

Tips on Hiring a Contractor

If you are a homeowner, it's inevitable that at some point you will need to hire a home repair or remodeling contractor. Hiring a reliable and trustworthy contractor is one of the most important steps for your project. Better Business Bureau serving Central & Eastern Kentucky offers these tips to consider when hiring anybody to work in your home:

- **Research.** Search for a contractor's Business Profile at BBB.org for free information on its history of complaints, read verified Customer Reviews, and see if it is an Accredited Business. BBB Accredited Businesses make a commitment to uphold BBB's Accreditation standards.
- **Ask for references.** Ask the contractor for a list of recent local references you may contact. Ask the references about the services performed and their overall experience with the contractor and the quality of the work.
- **Get multiple quotes.** Shop around for at least three estimates. Make sure all bids consider the same set of criteria. Remember that the lowest bid may not necessarily be the best bid; if one bid is significantly lower than the others, the contractor may be cutting corners or may not understand your work requirements.
- **Get it in writing.** Always get estimates in writing and never let any work begin without a written and signed contract. Do not be pressured into signing an agreement before you are ready and make sure you read and understand everything before signing. The contract should include contact information, start and complete dates, a detailed description of the work to be done, any material costs, payment arrangements, warranty information and any verbal promises.
- **Verify license and insurance.** Always be sure that the company you decide to work with has the necessary licenses and insurance to work in your area. In Lexington, contractors are required to be registered through the LFUCG Contractors Registration Program. Check a contractor's status by calling (859) 258-3070.
- **Confirm building permits.** Your contractor must have the correct permits before starting your project. They will usually obtain the permits, but you will probably pay for them. That should be detailed in your contract.
- **Arrange a payment schedule.** Never pay in full up front. Stagger your payments so your final payment is not due until the work is complete and you have fully inspected it. Do not pay cash; make sure your check is written to a company, not an individual. If you pay with a credit card, it may provide some recourse should the job not be completed as stated in the contract.
- **Get a receipt.** Request a receipt marked "Paid in Full" when the job is completed and your final payment made.

If you need help, contact:
BBB Central & Eastern Kentucky
(859) 259-1008
www.bbb.org

Your Area Agencies on Aging



Region 1

Purchase Area Agency on Aging (270) 247-7171
1002 MEDICAL DR., PO BOX 588, MAYFIELD, KY 62066

Region 2

Pennville Area Agency on Aging (270) 886-9484
300 HAMMOND DR., HOPKINSVILLE, KY 42240

Region 3

Green River Area Agency on Aging (270) 926-4433
300 GRADD WAY, OWENSBORO, KY 42301

Region 4

Barren River Area Agency on Aging (270) 781-2381
177 GRAHAM AVE., BOWLING GREEN, KY 42102

Region 5

Lincoln Trail Area Agency on Aging (270) 769-2393
613 COLLEGE ST., PO BOX 604, ELIZABETHTOWN, KY 42702

Region 6

KIPDA Area Agency on Aging (502) 266-6084
11520 COMMONWEALTH DR., LOUISVILLE, KY 40299

Region 7

Northern Kentucky Area Agency on Aging (859) 283-1885
22 SPIRAL DR., FLORENCE, KY 41042

Region 8

Buffalo Trace Area Agency on Aging (606) 564-6894
201 GOVERNMENT SQ., STE. 300,
PO BOX 460, MAYSVILLE, KY 41056

Region 9

Gateway Area Agency on Aging (606) 780-0090
110 LAKE PARK DR., MOREHEAD, KY 40351

Region 10

FIVCO Area Agency on Aging (606) 929-1366
32 FIVCO CT., GRAYSON, KY 41143

Region 11

Big Sandy Area Agency on Aging (606) 886-2374. ext. 239
110 RESOURCE CT., PRESTONBURG, KY 41653

Region 12

Kentucky River Area Agency on Aging (606) 436-3158
941 NORTH MAIN ST., HAZARD 41701

Region 13

Cumberland Valley Area Agency on Aging (606) 864-7391
342 OLD WHITLEY RD., PO BOX 1740, LONDON, KY 40743

Region 14

Lake Cumberland Area Agency on Aging (270) 866-4200
2384 LAKEWAY DR., RUSSELL SPRINGS, KY 42642

Region 15

Bluegrass Area Agency on Aging (859) 269-8021
699 PERIMETER DR., LEXINGTON, KY 40517

Tips for Caregiving

- Schedule a visit if you have not done so recently.
- Assess your loved one's situation. In what areas does he or she need help?
 - Is the refrigerator stocked with healthy, appropriate foods?
 - Are there piles of bills or unopened mail?
 - Do friends and neighbors regularly visit your loved one?
 - Is the house clean and well-kept?
 - Is your loved one maintaining a personal care routine?
- Put financial and legal documents in order:
 - Bank statements and tax returns
 - Social Security, Medicare, and other insurance cards
 - Advance directives, including living will & health care power of attorney
 - Funeral arrangements
 - Birth certificates
 - Durable power of attorney
 - Legal planning documents
 - Insurance policies
- Ask a friend or relative to check in on your loved one regularly.
- Save a few vacation or personal days and some money in case of a family emergency.
- Utilize local services and resources:
 - Home health agencies
 - Senior Centers
 - Adult Day Service Program
 - Homebound meal delivery
 - Senior transportation services
 - Friendly Visitor programs
 - **Geriatric Care Managers:** After determining your loved one's needs, a care manager will locate and manage community resources. Contact the National Association of Professional Geriatric Care Managers: www.caremanager.org or (520) 881-8008.
 - **National Family Caregiver Support Program:** This program is designed to support caregivers and enhance quality of life through support groups, respite services, financial assistance, and other resources. Contact your local Area Agency on Aging at 1-866-665-7921.
- Develop a regular system of communication with your loved one.
- Take care of yourself. Recognize your limitations and be sure your needs are being met.
- Discuss needs with other family members and ask for help.
- Attend a support group or educational program in your area.

Information adapted from the following resources:
www.caregiver.org • www.alz.org •
www.ec-online.net • UK ElderCare

General Information & Referral, Community Outreach

An Area Agency on Aging and Independent Living (AAA&IL) is a public or non-profit agency designated by the state to address the needs and concerns of all older adults at the local level. An "AAA" is a generic term.

AAA's were established under the Older Americans Act (OAA) in 1973 to respond to the needs of Americans aged 60 and over in every local community. The services available through AAA's fall into five broad categories:

- Information and access services,
- Community-based services,
- In-home services,
- Housing, and
- Elder rights.

Within each category a range of programs is available.
 —National Directory for Eldercare Information and Referral, USAging

Handy forms and guides in this section:

Tips for Caregiving	15
Doctor Visit Checklist	23
Caregiver Emergency Help Guide	24

Advertisers who offer services that pertain to this section:

Alzheimer's Association	13
Bluegrass Area Agency on Aging & Independent Living	10
Lextran	7
Sanders-Brown Center on Aging	5, Inside Back Cover

AGE FRIENDLY LEXINGTON

Age Friendly Lexington supports the efforts of neighborhoods, towns, and cities to become great places for people of all ages. Age Friendly Lexington is a collaboration of volunteers and organizations working to make Lexington-Fayette County more livable for everyone at any age. Part of this effort is to certify businesses as Dementia Friendly. Look for this designation next to listings in the guide to find out which businesses are designated as Dementia Friendly!



Primary Information and Referral

Bluegrass Area Agency on Aging & Independent Living ☼
 1-866-665-7921 or (859) 266-1116
 699 PERIMETER DR., LEXINGTON 40517
 www.bgaail.org

The Area Agency on Aging is a central point for information about Senior Centers, Adult Day Care, Family Caregiver Support Program, and Homecare services in the 17 counties that comprise the Bluegrass Area Development District. Bluegrass AAA&IL also operates programs serving grandparent caregivers and persons eligible for Participant Directed Services (PDS). PDS is a Medicaid waiver program that allows individuals to choose who will provide services as well as how, when and where services will be provided. The Bluegrass AAA&IL can provide information about senior services throughout the state.

RESOURCE NUMBERS BY COUNTY

Anderson County

BLUEGRASS COMMUNITY ACTION
 PARTNERSHIP (502) 695-4290 or (800) 456-6571
 NEW VISTA (502) 839-7203 or (800) 928-8000
 HEALTH DEPARTMENT (502) 839-4551
 LIBRARY (502) 839-6420
 SENIOR CENTER (502) 839-7520

Bourbon County

COMMUNITY ACTION
 COUNCIL 859-987-5277 or (800) 244-2275
 NEW VISTA (859) 987-6127 or (800) 928-8000
 HEALTH DEPARTMENT (859) 987-1915
 LIBRARY (859) 987-4419
 SENIOR CENTER (859) 987-7453

Boyle County

BLUEGRASS COMMUNITY ACTION
 PARTNERSHIP (502) 236-2955 or (800) 456-6571
 NEW VISTA (859) 236-2726 or (800) 928-8000
 HEALTH DEPARTMENT (859) 236-2053
 LIBRARY (859) 238-7323
 SENIOR CENTER - A GATHERING PLACE (859) 236-2070

Clark County

KENTUCKY RIVER FOOTHILLS DEV. COUNCIL (859) 624-2046
 NEW VISTA (859) 744-2562 or (800) 928-8000
 HEALTH DEPARTMENT (859) 744-4482
 LIBRARY (859) 744-5661
 SENIOR CENTER (859) 744-3235

Estill County

FOOTHILLS COMMUNITY ACTION
 PARTNERSHIP (606) 723-4492
 NEW VISTA (606) 723-5128 or (800) 928-8000
 HEALTH DEPARTMENT (606) 723-5181
 LIBRARY (606) 723-3030
 SENIOR CENTER (606) 723-4787

FAYETTE COUNTY CRISIS/EMERGENCY NUMBERS

Adult Abuse/Domestic Violence (859) 245-5258 or (800) 752-6200
 Ambulance/ Rescue 911
 Child Abuse (859) 245-5258 or (800) 752-6200
 New Vista 24-Hour Helpline-SUD/
 Mental Health (800) 928-8000
 Disaster Assistance/
 Emergency Management (LFUCG) (859) 258-3784
 Fire Department 911 or (859) 231-5600
 Humane Society (Animal Control) (859) 233-0044
 Poison Center 1-800-222-1222
 Police-Emergencies Only 911
 Rape Crisis (859) 253-6115
 Sheriff's Office (859) 252-1771
 Spouse Abuse (Bluegrass Domestic
 Violence Hotline - Greenhouse) 1-800-544-2022
 Time (859) 259-2333
 Weather (859) 281-8131

FAYETTE COUNTY HELP NUMBERS

AIDS Hotline (at the CDC) (800) 232-4636
 Alcoholics Anonymous (859) 225-1212 or (800) 467-8019
 Alzheimer's Association (859) 266-5283 or (800) 272-3900
 AARP (866) 295-7275 or (888) 687-2277
 American Red Cross (859) 253-1331 or (800) 733-2767
 Better Business Bureau (859) 259-1008 or (800) 866-6668
 Cancer Information Service (800) 422-6237
 Citizens' Advocate (859) 258-3230
 Community Action Council
 170 W. High St. (859) 233-4600
 913 Georgetown St. (859) 244-2215
 1169 Winburn Dr. (859) 294-5249
 1902 Cambridge Dr. (859) 246-1192
 Consumer Protection Hotline (502) 696-5389
 Cooperative Extension Service (859) 257-5582
 CPR Training/American Red Cross (859) 253-1331
 Crime Stoppers (859) 253-2020
 Diabetes Hotline (800) 342-2383
 Fayette County Health Department (859) 252-2371
 Gamblers Anonymous (800) 277-8236
 Greenhouse 17 (800) 544-2022
 Health Kentucky/
 Healthcare Access Shelter (859) 277-8236
 Hope Center Homeless Shelter (859) 252-7881
 Human Rights Commission (859) 252-0071
 KY Organ Donor
 Affiliates (859) 278-3492 or (800) 525-3456
 League of Women Voters (859) 494-3203
 Legal Aid of the Bluegrass (859) 431-8200
 Lex Call 311 or (859) 425-2255
 Lexington Fair Housing (859) 971-8067

**Caring for someone with
Alzheimer's isn't easy.
Reaching us is.**

If you care for someone with Alzheimer's disease, memory loss or dementia, you are not alone. We're here day or night — whenever you need us — offering reliable information and support.

Free 24/7 Helpline: **800.272.3900**

Alzheimer's and Dementia Caregiver Center: alz.org/care

alzheimer's  association®

Meals on Wheels of Lexington, Inc. (859) 276-5391
Mediation Center of KY (859) 246-2664
NAMI - National Alliance for the Mentally Ill
Lexington (859) 272-7891
Kentucky (800) 257-5081
Nursing Home Ombudsman Agency
(17 County Area) (859) 277-9215 or (800) 372-2991
Operation Read (859) 254-9964
Parents and Friends of
Lesbians and Gays (859) 338-4393
Salvation Army (859) 252-7706
Substance Abuse Hotline (800) 622-4357
United Way of the Bluegrass 211 Information
and Referral Center 2-1-1 or (866) 362-6211
Utility Complaint Hotline (Public Service
Commission) (800) 772-4636
Volunteers of America (859) 254-3469

Franklin County

BLUEGRASS COMMUNITY ACTION
PARTNERSHIP (502) 695-5615 or (800) 456-6571
NEW VISTA (502) 223-2182 or (800) 928-8000
HEALTH DEPARTMENT (502) 564-7647
LIBRARY (502) 352-2665
SENIOR CENTER (502) 223-5794

Garrard County

BLUEGRASS COMMUNITY ACTION
PARTNERSHIP (502) 695-4290 or (800) 456-6571
HEALTH DEPARTMENT (859) 792-2153
LIBRARY (859) 792-3424
SENIOR CENTER (859) 792-3147

Harrison County

COMMUNITY ACTION COUNCIL (859) 234-2121
NEW VISTA (859) 234-6940 or (800) 928-8000
HEALTH DEPARTMENT (859) 234-2842
LIBRARY (859) 234-4881
SENIOR CENTER (859) 234-5801

Jessamine County

BLUEGRASS COMMUNITY ACTION
PARTNERSHIP (502) 695-4290 or (800) 456-6571
NEW VISTA (859) 885-6315 or (800) 928-8000
HEALTH DEPARTMENT (859) 885-4149
LIBRARY (859) 885-3523
SENIOR CENTER (859) 885-9102

Lincoln County

BLUEGRASS COMMUNITY ACTION
PARTNERSHIP (502) 695-4290 or (800) 456-6571
NEW VISTA (606) 365-2197 or (800) 928-8000
HEALTH DEPARTMENT (606) 365-3106
LIBRARY (606) 365-7513
SENIOR CENTER (606) 365-9016

Madison County

FOOTHILLS COMMUNITY ACTION PARTNERSHIP (859) 624-2046
NEW VISTA (859) 626-5030 or (800) 928-8000
HEALTH DEPARTMENT (859) 623-7312

LIBRARY - BERE A (859) 986-7112
 LIBRARY - RICHMOND (859) 623-6704
 SENIOR CENTER - BERE A (859) 986-8350
 SENIOR CENTER - RICHMOND (859) 623-0474

Mercer County

BLUEGRASS COMMUNITY ACTION
PARTNERSHIP (502) 695-4290 or (800) 456-6571
NEW VISTA (859) 734-5486
HEALTH DEPARTMENT (859) 734-4522
LIBRARY (859) 734-3680
SENIOR CENTER (859) 734-5185

Nicholas County

COMMUNITY ACTION COUNCIL (859) 289-7172
HEALTH DEPARTMENT (859) 289-2188 or (800) 928-8000
LIBRARY (859) 289-5595
SENIOR CENTER (859) 289-3729

Powell County

FOOTHILLS COMMUNITY ACTION
PARTNERSHIP (859) 624-2046
NEW VISTA (606) 663-2274 or (800) 928-8000
HEALTH DEPARTMENT (606) 663-4360
LIBRARY (606) 663-4511
SENIOR CENTER (606) 663-5981

Scott County

BLUEGRASS COMMUNITY ACTION
PARTNERSHIP (502) 863-9403 or (800) 456-6571
NEW VISTA (502) 863-4734 or (800) 928-8000
HEALTH DEPARTMENT (502) 863-3971
LIBRARY (502) 863-3566
SENIOR CENTER (502) 863-4041

Woodford County

BLUEGRASS COMMUNITY ACTION
PARTNERSHIP (502) 695-4290 or (800) 456-6571
NEW VISTA (859) 873-7316
HEALTH DEPARTMENT (859) 873-4541
LIBRARY (859) 873-5191
SENIOR CENTER (859) 873-8384

ADDITIONAL REFERRAL RESOURCES

These agencies provide information about local services and resources available to seniors. All either provide or refer for advocacy and counseling, information and referral, health screenings and wellness programs, meals, outreach, social activities or transportation.

A Caring Place, Inc. (859) 368-2656
 1870 ARMSTRONG MILL RD., LEXINGTON 40517
www.a-caring-place.com

A faith-based non-profit serving the Blue Grass region of Kentucky. We minister to the elderly and disabled who are socially isolated and at high risk of loneliness. We offer many programs to improve connectivity. We also provide numerous volunteer opportunities.

1-866-295-7275 or 1-866-654-5572
1-877-434-7598
1-866-238-9488

Holds regularly scheduled meetings and provides health, advocacy, social, recreation, volunteer and employment opportunities. Insurance, income tax assistance, more.

Alzheimer's Association

(859) 266-5283
1-800-272-3900

HELPLINE:
GREATER KENTUCKY & SOUTHERN INDIANA CHAPTER,
LEXINGTON
REGIONAL OFFICE, 2808 PALUMBO DR., #205,
LEXINGTON 40509
www.alz.org/kyin

24-hour Helpline, support groups, Medic Alert + Safe Return program, educational materials and programs. For persons with Alzheimer's or related disorders and their caregivers.

The Department of Aging and Independent Living

(502) 564-6930

CABINET FOR HEALTH AND FAMILY SERVICES
275 E. MAIN ST., FLOOR 3 EE, FRANKFORT 40621
<https://chfs.ky.gov/agencies/dail/Pages/default.aspx>

Office designated as the State Unit on Aging charged with administering the Older Americans Act programs through the Area Agencies on Aging in Kentucky. Administers the Homecare, Personal Care Attendant and Adult Day Care. Call for information on programs in other states.

Eldercare Locator

1-800-677-1116

<https://eldercare.acl.gov/Public/Index.aspx>

Dial this number for the names and phone numbers of the Area Agency on Aging within a desirable location anywhere in the U.S. Service is available Mon. through Fri., 9:00 A.M. to 8:00 P.M. Be prepared with the county, city, or zip code and a brief description of the problem.

Jewish Family Services (JFS)

(859) 269-8244

124 N. ASHLAND AVE., LEXINGTON 40502
www.jewishlexington.org

Social services are primarily focused on the Central Kentucky Jewish Community. Assessments, case management, advocacy, information and referrals to community resources and family life education.

Lexington Senior Center

(859) 278-6072

195 LIFE LN., LEXINGTON 40502
www.lexingtonky.gov/lexington-senior-center

Information clearinghouse for older persons and their families. Help with health care, housing, financial assistance, advanced care planning, recreational activities, etc. Recreational, social, and educational activities at minimal to no cost. See, *Senior Centers* on Page 20 for other counties.

Division of Aging and Disability Services

(859) 278-6072

LEXINGTON-FAYETTE URBAN-COUNTY GOVERNMENT
200 E. MAIN ST., LEXINGTON 40507
www.lexingtonky.gov/departments/aging-services

Identifies, assesses, and coordinates service needs of seniors and individuals with disabilities, including any barriers to their ability to successfully age in place. Also participates in community activities in advocating for rights, policies, and funding that can enhance the lives of seniors and individuals with disabilities in Fayette Co.

Office of Consumer Protection

(502) 696-5389 or 1-888-432-9257

OFFICE OF THE ATTORNEY GENERAL,
1024 CAPITAL CENTER DR., STE. 200, FRANKFORT 40601
<https://ag.ky.gov/about/branches/OC>

Consumer education programs, enforces the Consumer Protection Act and other consumer laws, and reviews consumer complaints. Submit complaints in writing.

Pride Community Svcs. Organization

(859) 253-3233

www.pcsoky.org

Operates LGBTQ+ community center with computer lab, market, education, and training opportunities and events. Referrals to LGBTQ+ affirming organizations, businesses, and services. Senior Independent People's (SIP) group centered around LGBTQ+ people 50+ and their allies hosts free inter-generational dinner every month at the Pride Center.

United Way 2-1-1 Information and Referral Call Center

1-866-362-6211 or Dial 2-1-1

100 MIDLAND AVE., STE. 300, LEXINGTON 40508
www.uwbg.org

Easy to remember three-digit phone number that connects callers with important services like food, shelter and counseling. Dial 2-1-1 and you'll be connected to trained specialists who can help with food, shelter, employment and other basic needs; support for children, families and seniors; healthcare access; volunteer opportunities; free tax preparation; or when you just don't know who to call. It's free and confidential. For help, call United Way 2-1-1. (This is a phone service; no walk-ins please.)

University of Kentucky Sanders-Brown Center on Aging

(859) 323-5550

2199 N. HARRODSBURG RD., LEXINGTON 40504
www.uky.edu/coa

Improving the health of older adults in Kentucky through research opportunities to understand the aging process and age-related brain diseases. Bringing educational programs, volunteer research opportunities, and outreach throughout the Commonwealth.

Senior Activity Centers/Meals

Senior Activity Centers

Active adults enjoy social, educational and recreational opportunities, and health promotion classes at these community focal points. A nutritionally balanced noon meal is provided. Reservations required one day in advance for meals and donations are accepted.

Nutrition Site

The same nutritious noon time meal served at the Senior Centers is provided at some senior housing locations. The Older Americans Act provides funding for this meal for persons 60 and older (reservations are required in advance/donation accepted).

MEALS PROGRAM

Elder Nutrition Program –Congregate Meals: Persons age 60+ and the spouse of that person, regardless of age, are eligible to participate in congregate nutrition services. Donations accepted; suggested amount varies by center. Meals served at these locations (reservations requested):

ANDERSON COUNTY SENIOR CENTER	(502) 839-7520
BOURBON COUNTY SENIOR CENTER	(859) 987-7453
BOYLE COUNTY SENIOR CENTER	(859) 236-2070
CLARK COUNTY AGING SERVICES	(859) 744-3235
ESTILL COUNTY SENIOR CENTER	(606) 723-4787
FAYETTE CO. - LEXINGTON SENIOR CENTER	(859) 278-6072
FRANKLIN SENIOR ACTIVITY CENTER	(502) 223-5794
GARRARD COUNTY SENIOR CENTER	(859) 792-3147
HARRISON COUNTY SENIOR CENTER	(859) 234-5801
JESSAMINE COUNTY SENIOR CENTER	(859) 885-9102
LINCOLN COUNTY SENIOR CENTER	(606) 365-9016
MADISON COUNTY - BERA SENIOR CENTER	(859) 986-8350
MADISON CO. - RICHMOND SENIOR CENTER	(859) 623-0474
MERCER COUNTY SENIOR CENTER	(859) 734-5185
NICHOLAS COUNTY SENIOR CENTER	(859) 289-3729
POWELL COUNTY SENIOR CENTER	(606) 663-5981
SCOTT COUNTY SENIOR CENTER	(502) 863-4041
WOODFORD COUNTY SENIOR CENTER	(859) 873-8384

See below for senior center addresses.

HOME DELIVERED MEALS

Ark of Mercy (859) 745-0700

240 WINN AVE., WINCHESTER 40391
www.arkofmercy.net/ARK/Home.html

Prepares lunches Mon.-Fri. Many lunches are delivered to the homes of people who can't come by for various reasons, i.e. the elderly, sick, bedridden, no vehicle, etc.

Home Delivered Meals, Inc. (859) 623-3294

325 UNIVERSITY DR, RICHMOND 40475

Delivers one hot meal Mon.-Fri. to adults in Richmond area who are unable to prepare meals. Sliding scale fee based on income.

Meals on Wheels - Lexington

(859) 276-5391

1675 STRADER DR., LEXINGTON 40504
www.mealsonwheelslex.org

Service is provided to homebound persons. A home delivered hot noon meal, breakfast, cereal, milk and juice, and supper snack is provided Monday through Friday from 11 A.M. - 1 P.M. Reasonably priced meals.

Moveable Feast Lexington

(859) 252-2867

474 SILVER MAPLE WAY, LEXINGTON 40508
www.feastlex.org

Delivers hot, nutritious meals Mon.-Fri. to people living with HIV/AIDS related illnesses and to patients of Hospice of the Bluegrass, as well as to caregivers and dependents living in the home. Services are free of charge.

FAYETTE COUNTY CENTERS

Lexington-Fayette Urban County Government Senior Centers/Programs

Bell House Senior Center

(859) 233-0986

545 SAYRE AVE., LEXINGTON 40508

Recreation and activities for Fayette Co. senior adults age 60+. Art classes, piano lessons, Troubadours – singing group, chair yoga, bodies in balance, bridge, ceramics, line dancing, Beaus & Belles – hand bell group, Driver Safety course and more. Hours: Mon. - Fri., 8 A.M. - 4:30 P.M., Newsletter lists complete schedule of activities. Center is located one block from the bus line and is accessible.

Charles Young Center Senior Programs

(859) 246-0281

540 E. THIRD ST., LEXINGTON, 40508

Educational seminars, exercise, crafts, open gym for walking and pickle ball for Fayette Co. seniors age 60+. Hours: Monday and Friday, 9:30 A.M. - 1 P.M. Wednesday, 9:30 A.M. - 3 P.M.

Eldercrafters at the Black and William Center

(859) 252-1288

498 GEORGETOWN ST., LEXINGTON 40508

Arts, crafts, ceramics, cards and community service projects for Fayette County seniors age 60+. Hours: Monday - Thursday, 9:30 A.M. - 2 P.M. This center is located on the bus route.

Lexington Senior Center

(859) 278-6072

195 LIFE LN., LEXINGTON 40502

Opportunities for recreation, leisure, and education for Fayette Co. seniors age 60+. We have art classes, crafts, ceramics, pottery, a wide variety of fitness classes, bingo, table tennis, pickle ball, history class, book club, and a variety of card games. Travel is offered for day trips, motor coach, or extended trips, cost varies. Social Workers offer assistance and information on health care, housing, transportation, help in the home and other services. Center is located on the bus line and is accessible.

SENIOR CENTERS BY COUNTY

■ **ANDERSON COUNTY**
Anderson County Senior Center
(502) 839-7520
160 TOWNSHIP SQ., LAWRENCEBURG
40342

■ **BOURBON COUNTY**
Bourbon County Senior Center
(859) 987-7453
11 LEGION DR., PARIS 40361

■ **BOYLE COUNTY**
Boyle County Senior Center -
A Gathering Place and Meals on
Wheels Center
(859) 236-2070
569 JEAN DR., DANVILLE, 40422

■ **CLARK COUNTY**
Clark County Aging Services
(859) 744-3235
32 MEADOW ST., WINCHESTER 40391

■ **ESTILL COUNTY**
Estill County Senior Center
(606) 723-4787
100 GOLDEN CT., IRVINE 40336

■ **FAYETTE COUNTY**
Lexington Senior Center
(859) 278-6072
195 LIFE LN., LEXINGTON 40502

■ **FRANKLIN COUNTY**
Capital City Activity and Meals on
Wheels Center
(502) 223-5794
202 MEDICAL HTS. DR., FRANKFORT
40601

■ **GARRARD COUNTY**
Garrard County Senior Center
(859) 792-3147
153 FARRA DR., LANCASTER 40444

■ **HARRISON COUNTY**
Harrison County Comm. on Aging
(859) 234-5801
216 OLD LAIR RD., CYNTHIANA 41031

■ **JESSAMINE COUNTY**
Jessamine County Senior Center
(859) 885-9102
111 HOOVER DR., NICHOLASVILLE
40356

■ **LINCOLN COUNTY**
Lincoln County Senior Center
(606) 365-9016
100 SENIOR WAY, STANFORD 40484

■ **MADISON COUNTY**
Madison/Berea Senior Center
(859) 986-8350
214 W. JEFFERSON ST., BEREA 40403

Madison/Richmond Senior Center
(859) 623-0474
801 BRIGHTON AVE., RICHMOND 40475

■ **MERCER COUNTY**
Mercer County Senior Center
(859) 734-5185
1475 LOUISVILLE RD., HARRODSBURG
40330

■ **NICHOLAS COUNTY**
Nicholas County Senior Center
(859) 289-3729
2323 CONCRETE RD., STE. B, CARLISLE
40311

■ **POWELL COUNTY**
Powell County Senior Center
(606) 663-5981
551 MAIN ST., STANTON 40380

■ **SCOTT COUNTY**
Scott County Senior Center
(502) 863-4041
816 CINCINNATI RD., GEORGETOWN
40324

■ **WOODFORD COUNTY**
Woodford County Senior Center
(859) 873-8384
285 BEASLEY DR., VERSAILLES 40383

Transportation

Rates cited here are accurate at time of publication,
but subject to change

AmeriPro EMS 1-877-751-5260
421 GENERT CT., LEXINGTON

Bluegrass Ultra Transit Service (BUS) 1-800-456-6588
111 PROFESSIONAL CT., FRANKFORT 40601
www.bluegrasscommunityaction.org/bgcap_bus.html
Provides public and Medicaid transportation. Covers
Anderson, Boyle, Fayette, Franklin, Garrard, Jessamine,
Lincoln, Mercer, Scott and Woodford counties. Some
inter-city routes between Lexington and surrounding
counties. Passes available- fee per mileage may apply.

Buegrass RIDE 1-800-456-6588
1870 ARMSTRONG MILL RD., LEXINGTON 40517
www.bluegrassride.org
Provides a regional route connecting Danville,
Nicholasville and Lexington, offering low cost rides
regionally.

**Cardinal Hill - Encompass Health Driver
Assessment/Rehabilitation Program** (859) 254-5701
2050 VERSAILLES RD., LEXINGTON 40504
www.encompasshelath.com/locations/cardinalhillrehab

**Federated Transportation
Services** 1-888-848-0989 or (859) 233-0066
INFORMATION LINE 1-800-648-6056
CUTSOMER SERVICE CENTER (859) 258-2722
1713 JAGGIE FOX WAY, LEXINGTON 40511
www.ftsb.org

Public transportation and inter-city service in Bourbon,
Harrison and Nicholas co's. Medicaid transportation
for Bourbon, Clark, Estill, Fayette, Harrison, Madison,
Nicholas and Powell counties. Mileage fee.

Independent Transportation Network – ITNBluegrass

1206 N. LIMESTONE ST., LEXINGTON 40505 (859) 252-8665
www.itnbluegrass.org

24/7 door-through-door transportation for people 60+ and adults with visual impairment in Fayette and northern Jessamine counties. Membership required. Fees include \$65 annual membership fee.

Kentucky River Foothills Transportation - Foothills Express 1-800-819-7083 or (859) 624-2046
TDD 1-800-648-6056

309 SPANGLER DR., RICHMOND 40475
www.foothillscap.org

Public transport for Clark, Estill, Madison and Powell co's. Services vary by location.

Lextran (859) 253-4636

TRANSIT CENTER AND CUSTOMER SERVICE
150 E. VINE ST., LEXINGTON 40507
www.lextran.com

Public transportation for Lexington operating 25 fixed routes. Discounts are available for seniors, people with disabilities, and more. All Lextran buses have ramps for ADA-accessibility. Travel training can be arranged with a Lextran staff member to learn how to use the bus. Service available 7 days a week, 365 days a year.

Harrodsburg Transportation Co. (859) 734-9944

532 JOSEPH DR, HARRODSBURG 40330

Medicaid Transportation 1-888-941-7433

Medicaid covers medically necessary transportation to and from Medicaid-covered service for some members. Non-emergency rides must be scheduled in advance.

Rides In Sight 1-855-607-4337

www.ridesinsight.org

Information and referral service for transportation.

Senior Transportation Services (859) 233-4600

COMMUNITY ACTION COUNCIL, SUPPORT SERVICES,
710 W. HIGH ST., P.O. BOX 11610, LEXINGTON 40508

Provides vouchers for trips on Wheels to and from medical appointments. Must qualify for a Wheels card, have income within 150% of poverty guidelines and be age 60+. Fayette County only.

Lextran Wheels Paratransit (859) 233-3433

ADA RIDE - ASSESSMENT PROGRAM 1-877-232-7433

OPERATED BY RATP DEV, 1450 NEWTOWN PIKE, LEXINGTON 40511

Door-to-door public transportation service that is complementary to Lextran fixed-route service for people with disabilities. You must complete an application and eligibility process through ADA Ride for approval before booking trips. Reservations are required and can be made starting two weeks before or up to 4:45 p.m. the day before. Operating Mon.- Sat., 5:00 a.m.- 12:00 a.m. and Sun.5:00 a.m.- 9:00 p.m. \$1.60-\$2.00 per one-way trip..

HANDICAPPED PARKING

Handicapped Parking Card

ANDERSON COUNTY	(502) 839-3041, option 1
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, option 1
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 1
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 1
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444
SCOTT COUNTY	(502) 863-7875
WOODFORD COUNTY	(859) 873-3421

Available in your county clerk's office. You must have a disability form from your physician.

Handicap Parking Permit (859) 253-3344, option 1

FAYETTE COUNTY CLERK

162 EAST MAIN ST., LEXINGTON 40507

www.fayettecountyclerk.com/web/vehicles/disabled.htm
(forms are also available on this web page)

Permits and/or license plates are available for anyone who has lost the use of a leg or arm, is blind, or has a severe respiratory ailment. A physician must sign the application form. The permit must be displayed in your car or in the car in which you are riding. You may then park in a regular parking space for an extra two hours or in a handicapped parking space. All handicap placards are free although it is \$21.00 for a license plate.

ROUTINE AMBULANCE TRANSPORT

Some people need professional assistance in getting to surgical or therapy sessions, chemo treatments, etc. Private ambulance services are available to meet this need. Always check with your physician/hospital for service.

Independent Ambulance Services

Georgetown Ambulance Services	(502) 863-7841
Helping Hands Transportation	(859) 397-0096
Scott County Ambulance	(502) 863-7841
Woodford County Emergency Med	(859) 873-8161
Woodford County Ambulance	(859) 873-8057

Most Services Offer:

- 24 hour/7 day service
- Family member or friend can ride along
- Direct billing for Medicare/Medicaid and secondary insurance
- Stretcher service. Not all are wheelchair equipped.

Doctor Visit Checklist: Be Prepared!

It's common for most people to forget what they want to ask their doctor, or they think their doctor is too busy to spend extra time with them. Remember, this is scheduled time with the doctor. And you're entitled to answers to your questions. In order to make the most of your visit to the doctor, it's important to be prepared. Use this helpful checklist to prepare for your next doctor visit.

Prior to a Doctor Visit (take this information with you):

1. Write down your questions.
2. Write down any changes in your symptoms or condition.
3. Take a copy of your prescription formulary list – you can find it in your insurance company enrollment packet or at your insurance carrier's website.
4. Write down alternative treatments or medications that you'd like to discuss with your physician.
5. Make a list of the current medications you're taking (over the counter and prescriptions).
6. Other:

During Your Doctor Visit:

1. If your doctor prescribes a name brand medication, ask about a generic equivalent. Doing so may help you save on out-of-pocket costs.
2. Ask if the prescribed medication is on your formulary list (give your doctor a copy). Using medications on the list can help you save on out-of-pocket costs. Visit your insurance carrier's website to print out a copy of the formulary list.
3. Ask your doctor for samples of the medication he/she prescribed. This way you can try the medication for a few days to see if it's effective for you. If it is, then you can fill your doctor's prescription; if not, it hasn't cost you anything.
4. Be sure to review the list of symptoms, questions and medications that you've prepared.
5. When appropriate, talk to your doctor about other treatment options. Make sure you're well informed. Discuss which treatment would be most beneficial and cost-effective for you.
6. Other:

Average Costs (base)

- Rates are usually quoted base cost plus additional charge per mile. Ask for exact quotes for your needs. Ask for all available discounts.
- Most services accept Medicare, Medicaid and other insurance assignment.
- Some services are better than others in explaining and pursuing Medicare covered charges. Know your rights and always shop for best price and terms from at least two services.
- Services will bill Medicare, Medicaid, secondary insurance carriers.

Most will bill patients for charges not covered by Medicare, Medicaid and secondary insurance.

Medicare's Definition of Stretcher Acceptable Patient

- Cannot sit up in a wheelchair safely
- Cannot walk with assistance
- Must be bed confined 18 hrs. before and after transport

Medicare Covers:

- Stretcher service to hospital and some out-patient hospital procedures
- Discharge to home or skilled nursing center
- Transport only up to 25 miles

Medicare Does Not Cover:

- Any wheelchair transport
- Transport to doctor's office
- Transfer from one hospital to another if needed service is available at existing hospital

Medicaid Covers:

- Same services as Medicare plus wheelchair transport with doctor's prior authorization
- Stretcher service to doctor's office with doctor's authorization

Caregiver Emergency Help Guide



Complete this form for easy reference if you must call for help. Post in a place obvious to friends, family and emergency personnel.

See also *Help at Home* and *Important Documents*.

Doctor's Name _____ Phone _____
 Clergy Name _____ Phone _____
 Hospital Choice _____
 Full Name of Patient _____ Phone _____
 Address _____ Zip Code _____
 Date of Birth _____ Social Security No. _____
 Medicare No. _____ Medicaid No. _____
 Veteran/Military I.D. _____
 Health Insurance Carrier _____ Policy No. _____ Phone _____
 Add'l Insurance Carrier _____ Policy No. _____ Phone _____

WHO TO CALL

Name _____ Relationship _____ Phone _____
 Name _____ Relationship _____ Phone _____

MEDICATIONS, DOSAGE, AND FREQUENCY (INCLUDE OVER-THE-COUNTER IF USED REGULARLY)

Pharmacy _____ Phone _____

Medication	Prescription No.	Dosage	Prescribed By
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Allergies _____

Health History/Health Problems _____

ADDITIONAL CONTACTS

Accountant _____ Phone _____

Insurance Agent _____ Phone _____

Lawyer _____ Phone _____

TAKE NOTE

Living Trusts vs. Wills

The Federal Government allows individuals to pass all or a portion of their estate to heirs tax free. These amounts change, so check with your attorney or financial advisor for current amounts. This can be accomplished with either a professionally prepared will or a living trust – depending on the circumstances.

A traditional will names an individual to administer your estate after your death and outlines how you want your assets distributed. A will must be admitted to “probate,” which is a legal proceeding that requires documents to be filed in court. The time required for probate can be shorter or longer depending on the assets and the persons involved.

Living trusts can be an effective estate planning tool but are not needed by everyone. Funding a trust means transferring assets such as your home, car or bank accounts into the trust from your own name. Assets then are owned by the trust – not yourself. You or someone you designate then administers the trust as the trustee. If you name yourself as trustee, you still retain total control of those assets in the trust. You can administer your own trust, and upon your death or incapacitation, a named successor trustee will assume management. This avoids probate and/or the need to apply for guardianship or conservatorship. There are both changeable and non-changeable (revocable and non-revocable) trusts, each of which have differing effects on taxes and government benefits.

Any tax deferred accounts, such as an IRA or 401(k), should not be placed in trust. The IRS considers this a taxable distribution and will charge you taxes and a 10% penalty.
Only an attorney can tell you what is best for your estate plan.

Considerations:

- | Living Trust | Simple Will |
|---|---|
| <ul style="list-style-type: none"> • Can distribute my estate according to my wishes. • Allows for effective tax planning strategies with the maximum level of control. • Generally, avoid probate and/or attorney fees associated with probate. • Probate is a public proceeding. Files are open to the public. Wills can be challenged by heirs who are legally entitled to notice of distribution. • Has no cut-off for creditors to file claims. • Helps transfer real estate easily, especially for real estate held in different states. • A named successor trustee assumes management upon your incapacitation without the need to petition the court to name a conservator to act for you. • If your life insurance policy is owned by the trust, and your estate is worth more than the allowable limit, the trust will have to pay taxes on the proceeds. • Fees associated with drafting, funding, and setting up the trust can vary. Generally, trusts are more expensive to set up initially than a will. • Will not help with asset preservation or Medicaid planning. | <ul style="list-style-type: none"> • Can effectively accomplish the same with joint ownership and designation within a will. • There are many strategies which can be used to reduce or eliminate federal and state taxes with or without a living trust. • You can hold property in joint names or Payable on Death accounts. Assets with named beneficiaries also avoid probate. • Drafting a will can depend on the complexity of your estate. Trust administration can also be expensive, slow, and complex. Very few people actually go to court to read files. • No creditor claims can be filed after six months in Kentucky. • If you own out-of-state property, you may have to open a probate in each state to transfer the asset. Your will must be validated by the probate court in each state in which you own property • Provides a safeguard against a dishonest heir or trustee. Probate court requires strict accounting and closely supervises estate administration. |

Consumer Help & Information

Handy forms and guides in this section:

Living Trusts vs. Wills	25
“Aging” Websites	25
Living Will Directive Form	41
Honor My Decisions	43

Advertisers who offer services that pertain to this section:

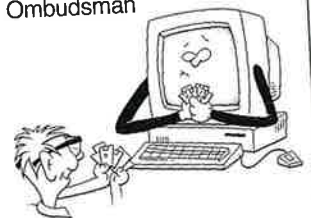
Legal Services

Bluegrass Elderlaw	29, Inside Front Cover
Bluegrass Final Matters	11
Elder Law Guidance	31
Elder Law Lawyers/ McClelland and Associates . . .	29, Back Cover

Tell them you saw their ad in Pathways!

“AGING” WEBSITES

- | | |
|---|--|
| <p>www.bgaail.org
Bluegrass Area Agency on Aging & Independent Living</p> <p>www.aarp.org
AARP</p> <p>www.leadingage.org
Leading Age</p> <p>www.alz.org
The Alzheimer’s Association</p> <p>www.asaging.org
American Society on Aging</p> <p>www.acl.gov
U.S. Administration on Aging</p> <p>www.dhhs.gov
U.S. Department of Health and Human Services</p> <p>www.ncoa.org
National Council on Aging</p> <p>www.justiceinaging.org
Justice in Aging</p> <p>www.roadsscholar.org
Elderhostels</p> | <p>www.SeniorImpact.net
For online version of Pathways and other information for seniors</p> <p>www.seniornet.org
SeniorNet</p> <p>www.spry.org
Setting Priorities for Retirement Years</p> <p>www.ssa.gov
Social Security Admin.</p> <p>www.thirdage.com
Third Age Media</p> <p>www.elderweb.com
Deals with issues of importance to older adults</p> <p>www.ombuddy.org
Nursing Home Ombudsman</p> |
|---|--|



Discount Programs

See also *Education & Leisure, Utilities Assistance* and *Hospital Membership Programs*.

Many businesses and restaurants offer senior citizen discounts, special shopping hours and incentive programs and/or clubs. Most arts and entertainment events also offer special rates for seniors. All hospital adult membership programs offer discounts on medical and pharmaceutical supplies.

CONSUMER HELP

GENERAL

AARP MEMBERSHIP INFORMATION 1-888-687-2277
www.aarp.org

AARP card offers those age 50+ discounts on hotel accommodations, restaurants, car rentals, insurance and prescription medications. Free tax advice Feb.-April.

Kentucky Department of Fish & Wildlife 1-800-858-1549
fw.ky.gov

Kentucky residents age 65+ may hunt and fish for an annual \$12 fee. Social Security number required.

PARKS ADMISSIONS

America the Beautiful Land Pass 1-888-ASK-USGS, option 3
www.nps.gov/fees_passes.htm

Good for discounts on federal park services.

Kentucky Department of Parks (502) 564-2172
www.parks.ky.gov

Discount on camping and lodging for those age 62+.

National Park Services (202) 208-6843
U.S. DEPARTMENT OF INTERIOR - AMERICAN SENIOR PASS

www.nps.gov

Free admission to federally operated parks, monuments, historic sites, recreation areas and wildlife refuges after payment of one \$80 lifetime fee. Obtainable in person only to those age 62+ in most federally operated recreation sites. May allow 50% discount on boat launching and camping fees. Does not apply to non-federal parks. \$20 annual pass.

County PVA Offices:

ANDERSON COUNTY	(502) 839-4061
BOURBON COUNTY	(859) 987-2152
BOYLE COUNTY	(859) 238-1104
CLARK COUNTY	(859) 745-0250
ESTILL COUNTY	(606) 723-4569
FAYETTE COUNTY	(502) 246-2722
FRANKLIN COUNTY	(502) 875-8780
GARRARD COUNTY	(859) 792-3291
HARRISON COUNTY	(859) 234-7133
JESSAMINE COUNTY	(859) 885-4931
LINCOLN COUNTY	(606) 365-4550
MADISON COUNTY	(859) 623-5410
MERCER COUNTY	(859) 734-6330
NICHOLAS COUNTY	(859) 289-3735
POWELL COUNTY	(606) 663-4184
SCOTT COUNTY	(502) 863-7885
WOODFORD COUNTY	(859) 873-4101

Finances and Estate Planning

CREDIT COUNSELING & FINANCIAL HELP

Apprisen (formerly Consumer Credit Counseling Service of Central Kentucky) 1-800-355-2227 or (859) 259-9999

2265 HARRODSBURG ROAD, STE. 303, LEXINGTON 40504
www.apprisen.com

Nonprofit agency provides financial counseling and education. Debt Management Program combines unsecured debt into one monthly payment.

Appointments available face to face, by phone or internet.

Bluegrass Final Matters (859) 350-6444

230 LEXINGTON GREEN CIRCLE, STE. 120, LEXINGTON 40503
www.bluegrassfinalmatters.com

Ensuring Your Senior Decades & Decisions Matter. Serving independent seniors, spouses, caregivers, and children caring for aging parents by providing expert advice, vetted resources and referrals, and trusted fiduciary services. Offering senior advising for benefits

enrollment, strategies for independent living, and household management. Fiduciary services include daily money management, power of attorney, and estate administration. Certified, insured, bondable.

Free Credit Report 1-877-322-8228

COMPLETE THE "ANNUAL CREDIT REPORT REQUEST FORM" AND MAIL TO: ANNUAL CREDIT REPORT REQUEST SERVICE, PO BOX 105283, ATLANTA, GA 30348-5283
www.annualcreditreport.com

Each consumer reporting company (Equifax, Experian, and TransUnion) is required to provide you with a free copy of your credit report once every 12 months, if you ask for it. It is important to check your credit report for a number of reasons, especially to make sure the information on your report is accurate and that you are not a victim of identity theft. Make a request over the internet or by calling.

SPECIAL NEEDS TRUSTS

Elder Law Lawyers – McClelland & Associates, PLLC (859) 543-0061

1795 Alysheba Way, Ste. 2102, Lexington 40509
www.ElderLawLawyers.com

For more than 20 years, we have protected your home and life savings through Medicaid Planning, Special Needs Trusts and Estate Planning.

Bluegrass Elderlaw, PLLC (859) 281-0048

120 N. Mill St., Ste. 201, Lexington 40507
www.bgelderlaw.com

Bluegrass Elderlaw, PLLC can help you address the planning and implementation issues of aging, dealing with disability and handling death transfers. The practice areas include: Medicaid benefits planning, Medicaid applications, estate planning (wills, trusts, powers of attorney, living wills), guardianship and estate settlement.

Life Plan of KY (859) 523-2323

230 Lexington Green Circle, Ste. 120, Lexington 40503
www.lifeplanofky.org

Assistance with special needs trusts for disabled individuals.

ESTATE PLANNING

Wills and living trusts should be set up by an attorney.

Bluegrass Elder Assist (859) 270-6477

www.bgseniorassist.org

We meet with individuals and families to review their situation and provide options for planning that match their goals.

Bluegrass Elderlaw, PLLC (859) 281-0048

120 N. Mill St., Ste. 201, Lexington 40507
www.bgelderlaw.com

Bluegrass Elderlaw, PLLC can help you address the planning and implementation issues of aging, dealing with disability and handling death transfers. The practice areas include: Medicaid benefits planning, Medicaid applications, estate planning (wills, trusts, powers of attorney, living wills), guardianship and estate settlement.

Elder Law Guidance - Elder Law Practice of Scott E. Collins, PLLC (859) 549-7255

2130 Lexington Road, Suite G, Richmond 40475
www.ElderLawGuidance.com

Committed to helping ease your anxiety, alleviate your fears and answer your questions. The high cost of health care can be daunting. We can help you protect your home, retirement and savings for your spouse and heirs.

Elder Law Lawyers – McClelland & Associates, PLLC (859) 543-0061

1795 Alysheba Way, Ste. 2102, Lexington 40509
www.ElderLawLawyers.com

For more than 20 years, we have protected your home and life savings through Medicaid Planning, Special Needs Trusts and Estate Planning.

Fayette County Bar Association (859) 225-9897

www.fcba.com

Attorney referral. There are no special discounts associated with this service, so be sure to discuss fees when you first contact the attorney. 8:30 A.M. – 4:30 P.M.

■ TERMS

Beneficiary Designation

Some assets (life insurance, 401K, IRAs) allow the owner to designate a person (or entity, including a trust or a charity) to whom the assets will automatically pass upon the owner's death. Assets that have a named beneficiary are NOT subject to the provisions of a will or probate.

Estate Tax

Tax applied by Federal Government to estates over the applicable monetary threshold.

Inheritance Tax

Tax applied by State of Kentucky on the right to receive property. Imposed based on family relationship to decedent.

Irrevocable Trust

A trust that cannot be revoked or changed by the person setting it up. These trusts can be used for tax planning or for Medicaid eligibility.

Joint Tenancy

Two or more people own or hold title to an asset, real or personal property, with right of survivorship. These assets will pass automatically to the other owner (or owners) upon the death of one owner. These assets are not generally subject to the provisions of a will or probate until the death of the last joint tenant. (There are pros and cons of joint tenancy which should be discussed with an attorney).

Living Trust (or Revocable Trust)

A trust you create during your lifetime. Assets held in the trust can be used by you as you direct as long as you are alive. Someone else can manage the assets for you when you cannot. Assets must be transferred (retitled) into the trust. Provides no asset protection from Medicaid requirements and is subject to estate and inheritance taxes.

Medicaid Trust

A legal document that protects assets if you are confined to a nursing home and will apply for Medicaid.

Payable Upon Death (POD) or Transfer Upon Death (TOD)

A beneficiary designation applied to a banking or investment account transferring the account to the named beneficiaries outside the probate process. Subject to estate and inheritance taxes.

Probate

Court proceeding that arranges for resolution of legal and financial matters of the deceased person. Title and asset changes are made according to the wishes in a valid will, or according to state law in the absence of a will. Probate takes an average of six to 24 months. Probate documents are public records. Probate will also require the payment of filing fees and court costs.

Unlimited Marital Deduction

No estate taxes are imposed on surviving spouse regardless of size of estate. However, estate tax can be imposed at the time of death of the surviving spouse depending on the size of the estate.

Will

A legal document which declares how you want assets distributed after your death. Appoints a personal representative (or executor/executrix) to execute those wishes.

■ TERMS & INFORMATION RELATING TO THE CARE OF ANOTHER PERSON

Advance Directives

Allows you to express your wishes in advance. Lets physicians and others know what medical treatments are acceptable in the event of terminal illness. Living Will directives support the Durable Power of Attorney for Health Care. Advance planning is extremely important for these complex decisions. Consult with your attorney.

Curatorship

Created voluntarily at the request of a physically infirm, but competent, adult to place his property or person under court supervised management.

Durable General Power of Attorney

Gives power to another to make legal or financial decisions such as check cashing, banking needs, filling out tax forms, etc. if you are unable to do so. The powers can be narrow or broad. You should not use a form to assign powers of attorney. Such forms are often flawed and may not be legally binding. Use an attorney, call Legal Aid of the Bluegrass, (859) 233-4556, or visit www.lablaw.org.

Durable Power of Attorney for Health Care

Gives power to another to make medical and personal decisions if you are unable to do so. Its provisions are broader than a Living Will, which is limited to life and death medical care. They are important companion documents.

Guardianship and Conservatorship

Appointed by the court only after a jury trial has been held to determine mental competency based on medical evidence by a physician and a psychiatrist, and testimony of a social worker. The person whose competency is in question is called the "Respondent." If the Respondent is found to be incompetent or partially incompetent, a court may appoint a guardian or a limited guardian and a conservator. Guardians are principally charged with handling the personal needs of the Respondent, while the Conservator handles the finances. The effect of a finding on incompetency is the removal of all or part of the ward's adult rights. (The law refers to this as being "disabled.")

Living Will

See *Advance Directives*.

Patient's Rights

Should be prominently posted in the facility. Entitles residents to the highest quality of care with dignity, respect, full information about fees, charges and the right to privacy.

Representative Payee

Person designated by the Social Security or Veterans' Administration to receive benefit checks on behalf of another person. For example, a check for John Smith is paid to Lucy Jones. (Lucy must be able to provide a full accounting of her use of the money on behalf of John if requested to do so). The designation may be altered by requesting a change at the SSA or VA office.

Springing Power of Attorney

A clause in a durable power of attorney that permits the attorney-in-fact or agent to act "only if" certain events have taken place.

TAXES

Many tax returns are filed by, or on behalf of, individuals who **are not required to file**. If earned income is below a certain level, single individuals and couples age 65+ may not have to file. Some exceptions apply. Call the IRS at 1-800-829-1040.

AARP Foundation Tax Aid

www.aarp.org/money/taxes/aarp_taxaide/locations.html
Free tax advice, Feb - April.

Homestead Exemption - Property Valuation Administrator

(859) 246-2722

101 E. VINE ST., SUITE 600, LEXINGTON 40507
<http://www.fayettepva.com>

Available to homeowners age 65+ or disabled. Applicants must own and maintain the home as their primary residence and cannot have a similar exemption on any other property. The exemption amount changes annually. Applicants must complete a one-page application and provide proof of eligibility. Visit the website above to learn more about what documents can prove eligibility and to print the application. You may call the PVA Office to request an application or more information.

Internal Revenue Service 1-800-829-1040 or 2-1-1

TAX COUNSELING FOR THE ELDERLY (TCE)

VOLUNTEER INCOME TAX ASSISTANCE (VITA)

<http://www.irs.gov>

Tax counseling services (late January - April 15) provided in Lexington and surrounding counties. Volunteers provide free tax help to seniors and low- to moderate-income people. Call for the site nearest you. Information on TCE and VITA tax preparation sites are available.

Kentucky Income Tax Assistance

FRANKFORT

www.revenue.ky.gov

(502) 564-4581

BLUEGRASS ELDERLAW

ATTORNEYS-AT-LAW PLLC

120 N. Mill Street, Ste. 201 - Lexington, KY 40507

www.bgelderlaw.com

Call Today!

859.281.0048

Take Control of Your Future!

1

Schedule a
planning meeting

2

Create a custom
plan

3

Accomplish your
goals

At Bluegrass Elderlaw, PLLC, our team of experienced attorneys focus on you. We use person-centered planning to work with you and help you reach your goals.



Our areas of practice include:

- Asset Preservation
- Estate Planning
- Wills & Trusts
- Medicaid Planning
- Medicaid Applications
- Powers-of-Attorney
- Special Needs Trusts
- Estate Settlement & Probate
- Guardianship
- Crisis Planning

CONSUMER HELP

Paying for a Nursing Home? DON'T GO BROKE®

At Elder Law Lawyers we know that you want to be financially secure. In order to do that, you need help protecting your home and life savings when paying for nursing home care. The problem is you don't know who you can trust which can be confusing. You deserve to know the truth about your Medicaid benefits. Let us show you how we've helped so many people sort through the Medicaid maze and qualify for what they deserve.

We can help you stop worrying about losing your home and life savings so you can instead enjoy financial security.

ELL | ELDER LAW LAWYERS
McCLELLAND & ASSOCIATES, PLLC
We Protect Your Home & Life Savings™

1795 ALYSHEBA WAY, SUITE 2102, LEXINGTON, KY 40509

ELDERLAWLAWYERS.COM

859-543-0061

Advocacy, Legal & Self Empowerment

GOVERNMENT INFORMATION

Federal Information Center 1-844-872-4681
www.usa.gov

Phone prompts provide information on:
#1 LIBRARY OF RECORDED MESSAGES
#0 TO SPEAK TO AN INFORMATION SPECIALIST

ADVOCACY

Consumer Protection Division (502) 696-5389 or 1-888-432-9257

OFFICE OF ATTORNEY GENERAL
CAPITAL STE. 118, 700 CAPITOL AVE., FRANKFORT 40601
www.ag.ky.gov

Mediates and investigates consumer complaints. Provides consumer education programs. All complaints must be in writing. Complaint form may be obtained by calling or writing the office. Senior Citizens' Workshops on consumer rights of the elderly and how to avoid becoming a victim of fraud are available.

Bluegrass Aging Consortium 1-866-665-7921

The Bluegrass Aging Consortium is a group of individuals and professionals interested in all issues related to aging. It meets the 1st Tuesday of each month for networking and information sharing. Contact adrc@bgadd.org for more information.

Citizen's Advocate Ombudsman Office (859) 280-8271

4TH FL., GOVERNMENT CENTER, RM., 441,
200 EAST MAIN ST., LEXINGTON 40507
www.lexingtonky.gov

Provides citizens an ombudsman or independent agent with the government to remedy grievances towards the Urban County Government, its agencies or employees.

Kentuckians for Single Payer Health Care (502) 636 1551

P. O. BOX 17595, LOUISVILLE 40217-7595
http://www.kyhealthcare.org

"Patients Not Profits: Saving Medicare from Privatization and Securing Improved Medicare for All," is a free educational presentation for seniors and others from Kentuckians for Single Payer Health Care. Contact Kay Tillow at the number above, or email nursenpo@aol.com.

Kentucky Department of Financial Institutions (502) 573-3390

1025 CAPITAL CENTER DR., STE. 200, FRANKFORT 40601
kfi.ky.gov

Promotes access to a stable financial industry and enforces consumer protections.

Kentucky Protection & Advocacy (502) 564-2967 or 1-800-372-2988

5 MILL CREEK PARK, FRANKFORT 40601
www.kypa.net

Federally mandated Protection and Advocacy Systems in each state provide protection of the rights of persons with disabilities through legally based advocacy.

Kentucky State Health Insurance Assistance Program (SHIP) 1-866-516-3051

LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., STE. 110,
LEXINGTON 40507

Provides phone information, counseling and education about Medicare and other insurance, prescription drug discounts and insurance planning.

Nursing Home Ombudsman Agency of the Bluegrass, Inc. (NHOA) (859) 277-9215 or 1-800-372-2991

3138 CUSTER DR., #110, LEXINGTON, 40517
www.ombuddy.org

LEGAL RESOURCES

Adult Protective Services (502) 564-7043

HOTLINE 1-877-597-2331

DOMESTIC ABUSE HOTLINE 1-800-752-6200

ADULT PROTECTION BRANCH

KENTUCKY DEPARTMENT OF COMMUNITY BASED SERVICES
chfs.ky.gov/dCBS/dpp/adult+safety+branch.htm

Kentucky law requires you to report suspected cases of adult abuse, neglect, or exploitation. Also report adults if you have a concern about their welfare, safety, or ability to care for themselves. See page 46 for more details.

Bluegrass Elderlaw, PLLC (859) 281-0048

120 N. MILL ST., STE. 201, LEXINGTON 40507
www.bgelderlaw.com

Bluegrass Elderlaw, PLLC addresses the planning and implementation issues of aging, dealing with disability and handling death transfers. The practice areas include: Medicaid benefits planning, Medicaid applications, estate planning (wills, trusts, powers of attorney, living wills), guardianship and estate settlement.

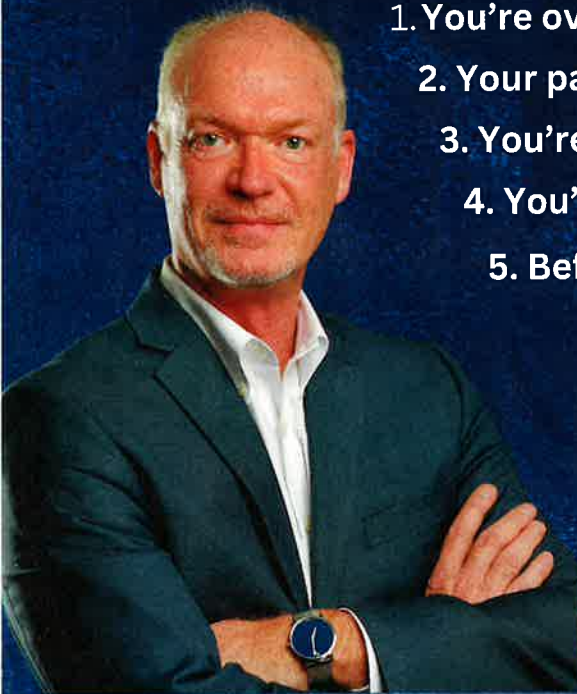
Consumer Protection Division of Attorney General (502) 696-5389

CAPITAL STE. 118, 700 CAPITAL AVE., FRANKFORT 40601
www.ag.ky.gov

Assists consumers with complaints of unfair, false, misleading or deceptive business practices.

(Continued on Page 32)

5 Prime Times to Call an Elder Law Attorney



1. You're over 65 and hospitalized.
2. Your parents are in a rehabilitation facility.
3. You're considering long-term care or a life insurance policy.
4. You're pre-planning your funeral.
5. Before you give large sums of money or property to heirs.

These all involve big financial and emotional decisions with lifelong effects. Call our experienced, compassionate firm for guidance. We'll help protect all you've worked for against the extreme cost of long-term care.

859-549-7255

ElderLawGuidance.com



**ELDER LAW
GUIDANCE**

The Elder Law Practice of Scott B. Collins, PLLC

The Counsel You Need. The Care You Deserve.

Rated by
Super Lawyers®
2023

visit SuperLawyers.com

- Estate Planning & Probate
- Medicaid & Medicare Planning
- Special Needs Planning
- VA Wartime Pension
- Veterans Compensation
- Guardianship/ Conservatorship



**Elder Law Guidance - Elder Law Practice
of Scott E. Collins, PLLC (859) 549-7255**

2130 LEXINGTON ROAD, SUITE G, RICHMOND 40475
www.ElderLawGuidance.com

Committed to helping ease your anxiety, alleviate your fears and answer your questions. The high cost of health care can be daunting. We can help you protect your home, retirement and savings for your spouse and heirs.

**Elder Law Lawyers – McClelland &
Associates, PLLC (859) 543-0061**

1795 Alysheba Way, Ste. 2102, Lexington 40509
www.ElderLawLawyers.com

For more than 20 years, we have protected your home and life savings through Medicaid Planning, Special Needs Trusts and Estate Planning.

Fayette County Bar Association (859) 225-8644

LAWYER REFERRAL SERVICE
www.fcba.com

Referrals to attorneys who are qualified to handle your legal problem. No discounts are associated with this service, so be sure to discuss fees when you first contact the attorney. Operated by the Fayette County Bar Association. Call 8:30 A.M.-4:30 P.M.

**Lexington Fair
Housing Council (859) 971-8067 or 1-866-438-8617**

207 E. Reynolds Rd., Ste. 130, Lexington 40517

Investigates complaints of discrimination related to housing, homeowners or renters insurance, and mortgage financing. The council investigates complaints statewide and does not charge for its services.

**Legal Aid of the
Bluegrass (859) 233-4556 or 1-800-928-4556**

INTAKE FOR CIVIL LEGAL CASES (859) 233-4556
1-800-888-8189
300 EAST MAIN ST., STE. 110, LEXINGTON 40507
www.lablaw.org

Provides legal counsel in civil matters to persons with low incomes and older persons who are vulnerable. Coordinates Senior Benefits Counseling Program. If you have problems with Medicare, food benefits, or if you have lost social security benefits you may apply for legal assistance. Defends residents of long-term care facilities against involuntary discharge, and other matters. Case acceptance limited due to short staffing.

**Lexington-Fayette Urban County Human
Rights Commission (859) 252-4931**

162 EAST MAIN ST., SUITE 226, LEXINGTON 40507
COMMISSION OFFICE: 342 WALLER AVE., STE. 1A, LEXINGTON 40505
www.lfuchrc.org

Handles complaints of discrimination in employment, housing and public accommodations. Individuals age 40+ are covered through the age discrimination in employment laws of Lexington-Fayette Urban County, the Commonwealth of Kentucky and the United States government. Acts in conjunction with other local agencies and leaders in order to develop

harmonious inter-group and inter-racial relations. Acts as a conciliator in controversies arising in these areas. Provides training in a variety of civil and human rights issues such as cultural diversity, disability, fair housing and sexual harassment. Complaints can be filed on the web.

**■ For counties outside of Fayette, please contact:
National Do Not Call Registry 1-888-382-1222**

www.donotcall.gov

You can register your home or mobile phone for free. Your registration will be effective for five years. You must call from the phone number you wish to register. To file a complaint, call or visit the website. You must know the name of the company or phone number and date of call. Some callers are exempt from the law.

**Kentucky Human Rights
Commission (502) 595-4024 or 1-800-292-5566**

332 WEST BROADWAY, STE. 1400, LOUISVILLE 40202
www.kchr.ky.gov

**Department of
Insurance (502) 564-3630 or 1-800-595-6053**

OFFICE OF COMMISSIONER, 215 WEST MAIN ST., FRANKFORT 40601

<http://insurance.ky.gov/ppc/default.aspx>

Approves policy forms and rates for health insurance, Medicare supplements, long-term care, automobile, and homeowners insurance. Publishes a consumer's guide to long-term care insurance and assist consumers in resolving complaints involving insurance companies and insurance agents.

**Elder Law Lawyers – McClelland &
Associates, PLLC (859) 543-0061**

1795 Alysheba Way, Ste. 2102, Lexington 40509
www.ElderLawLawyers.com

For more than 20 years, we have protected your home and life savings through Medicaid Planning, Special Needs Trusts and Estate Planning.

**Kentucky Department of Public
Advocacy (502) 564-8006 or 1-800-372-2988**

LAW OPERATIONS DIVISION, 5 MILL CREEK PARK, FRANKFORT 40601
dpa.ky.gov

Responsible for providing legal representation to indigent individuals charged with crimes throughout the Commonwealth. Attempts to make clients, and community in general, aware of their legal rights if questioned about or charged with a crime. Both adults and juveniles are eligible to receive public defender services. The advocates appointed through the court system.

Mediation Center of Kentucky (859) 246-2664

125 CHURCH ST., LEXINGTON 40507
www.mediationcenterofkentucky.com

Assistance in resolving disputes outside of the courtroom. Call for information about fees.

Nursing Home Ombudsman Agency of the Bluegrass, Inc. (NHOA) (859) 277-9215

3138 CUSTER DR., #110, LEXINGTON 40517
www.ombuddy.org

Independent agency looking after the interests of long-term care residents with advocates assigned to each nursing home in the 17-county Bluegrass area. Office has booklets and information sheets available at no cost. Cover a wide range of subjects from evaluating a nursing facility to getting good care once admitted. Call for information on any topic related to care in nursing homes, personal care homes, or family care homes.

Office of the Inspector General (859) 246-2301

DIV. OF HEALTHCARE FACILITIES AND SERVICES, EASTERN ENFORCEMENT BRANCH, 1055 WELLINGTON WAY, STE. 125, LEXINGTON 40513
chfs.ky.gov/agencies/os/oig/pages/default.aspx

State office responsible for surveying long-term care facilities and investigating complaints. Copies of annual reports are available in the lobby of each long-term care facility.

Office of the Ombudsman (502) 564-5497, ext. 1

CABINET FOR HEALTH AND FAMILY SERVICES, 275 EAST MAIN ST., 1E-B, FRANKFORT 40621
chfs.ky.gov/agencies/os/omb/pages/default.aspx

Provides citizens with information about, and referral to, appropriate cabinet programs and investigates and works to resolve complaints involving Cabinet programs.

Summit Mediation Group, Inc. (859) 428-8305

1067 N. MAIN ST., MBO 273, NICHOLASVILLE 40356
www.summitmgi.com

LEGAL RECORDS

Birth and Death Certificates (502) 564-4212

BUREAU OF VITAL STATISTICS, 275 E. MAIN ST., 1E-A, FRANKFORT 40621
chfs.ky.gov/agencies/dph/dehp/vsb/pages/default.aspx
\$10 for birth certificates; \$6 for death certificates (plus additional \$5.50 charge by phone fee).

Marriage Certificates

ANDERSON COUNTY	(502) 839-3041, option 2
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, option 2
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 4
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 22
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444

SCOTT COUNTY (502) 863-7875
WOODFORD COUNTY (859) 873-3421

Call the county clerk in the county in which the marriage certificate was purchased.

ELECTED REPRESENTATIVES

Web Pages: U.S. Senate www.senate.gov
U.S. House of Representatives www.house.gov
U.S. Senator Rand Paul (R) (270) 782-8303
1029 STATE ST., BOWLING GREEN 42101

U.S. Senator Mitch McConnell (R) (859) 224-8286
771 CORPORATE DR., STE. 108, LEXINGTON 40503

Governor Andy Beshear (D) (502) 564-2611
STATE CAPITAL, 700 CAPITOL AVE., STE. 100, FRANKFORT 40601
governor.ky.gov

Secretary of State Michael Adams (R) (502) 564-3490
STATE CAPITAL, 700 CAPITAL AVE., STE. 152, FRANKFORT 40601

VOTING

Register to vote at your county clerk's office or any Department of Human Resources office or when you get your driver's license. New residents should register to vote 30 days prior to an election.

Board of Elections

ANDERSON COUNTY	(502) 839-3041
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, ext. 3
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 2
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 2
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444
SCOTT COUNTY	(502) 863-7875
WOODFORD COUNTY	(859) 873-3421

Call for information about elections, absentee ballots (which enable those who are disabled or out of town during an election to vote), or registering to vote.



League of Women Voters

PO BOX 22045, LEXINGTON 40522-2045 (859) 494-3203
STATE (502) 875-6481
lwvlexington.com/ or www.lwvky.org
Call for information about elected representatives or legislative issues.

CONSUMER HELP

Safety and Security

See also *Education* and *Telephone Reassurance*.

AARP Driver Safety 1-888-687-2277

www.aarp.org

Classes alert older drivers to changes in traffic, changing physiology, and current rules and regulations. Insurance discounts offered for completing course.

Better Business Bureau of Central Kentucky (859) 259-1008 or 1-800-866-6668

1390 OLIVIA LN., STE. 100, LEXINGTON 40511

www.bbb.org/local-bbb/bbb-of-central-and-eastern-kentucky

Provides reliability reports on local and national businesses and charities. Info on a wide variety of consumer topics. Complaints about business practices should be in writing or filed on the Internet. Complaint

mediation and arbitration services. Access information 24 hours a day with a touch-tone phone or on the web site.

Office: Mon. – Fri., 8:30 A.M. – 5:00 P.M.

Bluegrass Crime Stoppers (859) 253-2020 or 1-877-970-2020

<http://bluegrasscrimestoppers.com/>

24-hour hotline to report crimes and info about a crime that you can help resolve, and be rewarded. All calls are anonymous.

Office of Attorney General Consumer Protection Division (502) 696-5389 or 1-888-432-9257

CAPITOL STE. 118, 700 CAPITOL AVE., FRANKFORT 40601

www.ag.ky.gov

Veteran Services

Am Vets of Kentucky (502) 459-5144

1330 ELLISON AVE., LOUISVILLE 40204

www.amvetsofky.org

Helps veterans and their families apply for and advocate for benefits and VA hospital services.

Troy Bowling Campus (859) 459-5144

1101 VETERANS DR., LEXINGTON 40502

Provides outpatient care, inpatient acute medical, neurologic, surgical, and emergency services.

Army Veterans License Plates 1-800-572-6245 or (502) 564-9203

1111B LOUISVILLE RD., FRANKFORT 40601

veterans.ky.gov

Berea VA Community Clinic (859) 281-3223

209 PAULINE DRIVE, BEREA 40403

Hazard VA Community Clinic (606) 436-2350

210 BLACK GOLD BLVD., SUITE 107, HAZARD 41701

Morehead VA Community Clinic (606) 676-0786

333 BEACON HILL RD., SUITE 100, MOREHEAD 40351

Somerset VA Community Clinic (606) 676-0786

300 MEDPARK DR., SOMERSET 42503

Department of Veteran Affairs 1-800-827-1000

VA REGIONAL OFFICE,

321 W. MAIN ST., STE. 390, LOUISVILLE, KY. 40202

www.va.gov

National Association for Black Veterans 1-877-622-8387

Lexington Veterans Affairs Health Care System Medical Center (859) 233-4511

ENROLLMENT (859) 233-4511, ext. 4948

APPOINTMENT LINE (859) 233-4511, ext. 4949

www.lexington.va.gov

Programs include:

Caregivers Program (ext. 3102): Offers clinical services to caregivers of eligible and covered Veterans, who are enrolled in the VA health care system.

Home-based Primary Care: Provides health care services provided to Veterans in their home. Requires referral from primary care physician.

Lexington Fisher House (ext.3825 or 3980): Provides free lodging for military families living more than 50 miles from a DOD or VA facility, allowing families to stay together while their loved ones are receiving treatment.

Franklin R. Sousley Campus (859) 459-5144

2250 LEESTOWN RD., LEXINGTON 40511

Provides primary care and specialty health services, including geriatrics, a community living center with hospice and respite services, home based primary care, and prosthetics.

Thomson-Hood Veterans Center (859) 858-2814 or 1-800-928-4838

100 VETERANS DR., WILMORE 40390

Long-term care facility for veterans provides skilled nursing and rehabilitation.



How do I get my medals?

If you are due medals for acts of honor and bravery, you can have them issued by sending the request on Standard Form 180, Request Pertaining to Military Records. If you can't get a copy of Form 180, type or handwrite a request including your full name, signature, branch of service, service ID or Social Security number, dates of service, and a copy of your discharge papers.

All services write to: National Personnel Records Center, 9700 Page Blvd., St. Louis, MO 63132-5200

Or call for all services, (314) 801-0800

Vet Center (859) 253-0717
1500 LEESTOWN RD., STE. 104, LEXINGTON 40511
Readjustment counseling for all combat veterans.
Counseling available for male and female veterans who

experienced sexual trauma while in the military. Works with the Veterans Administration regarding benefits.

Employment

Today's job market respects experience. Companies are hiring older workers as cost-effective solutions to acquiring talent. Studies show that older workers can improve a company's productivity and reduce personnel costs. Older workers account for fewer on-the-job injuries, have excellent attendance records and offer dependability and maturity.



Goodwill Industries of Kentucky (859) 277-3661
130 W. NEW CIRCLE RD., SUITE 110, LEXINGTON 40505
Helps people with disabilities or other disadvantages achieve and maintain employment.

Job Club Kentucky (859) 257-5582
FAYETTE COUNTY EXTENSION OFFICE,
1140 HARRY SYKES WAY, LEXINGTON 40504
Job Club provides a positive environment for job seekers to meet, connect, share, and learn. The free group is open to the public and meets the second and fourth Tuesday of each month, from 9:00–10:15 A.M. via Zoom Attendees receive a job lead newsletter as well as job search assistance.

Kentucky Career Centers - Bluegrass
LEXINGTON: 2473 FORTUNE DR., 40509 (859) 267-2223
RICHMOND: 309 SPANGLER DR. (502) 544-6004
GEORGETOWN: 100 TECHNOLOGY CT. (502) 863-2402
DANVILLE: 121 EAST BROADWAY (859) 239-7004
www.ckycareers.com
www.kcc.ky.gov
This state agency offers job placement, referral, customized training, counseling, and assessments.

Opportunity for Work & Learning (OWL) (859) 254-0576 or 1-800-998-2050
650 KENNEDY RD., LEXINGTON 40511

Work-oriented Community Rehabilitation Program that provides vocational services to individuals with disabilities and other significant barriers to employment.

■ **Community Services Employment Programs**
Senior Companion Program (502) 695-4290 or 1-800-456-6571
BLUE GRASS COMMUNITY ACTION PARTNERSHIP
111 PROFESSIONAL CT., FRANKFORT 40601

Senior companions are people age 55+ who spend 20 hours a week helping the homebound elderly in 10 central Kentucky counties. Provides free transportation or mileage reimbursement to all volunteers. Small hourly stipend if eligible. Services are free to clients and include meal prep, errands, escort and other activities.

Senior Community Services Employment Program
The Title V Community Services Employment Program is a federally funded employment program for those age 55+ who qualify. They can help place you with community service agencies and other employment.

BLUEGRASS COMMUNITY ACTION PARTNERSHIP 1-800-456-6571
111 PROFESSIONAL CT., FRANKFORT 40601
Serves Anderson, Fayette, Franklin, Garrard, Lincoln, Mercer, Powell and Woodford counties.
EXPERIENCE WORKS (270) 843-8127
PO BOX 50200, BOWLING GREEN 42102
Serves Boyle, Estill, Lincoln and Powell counties.
NO. KY. COMMUNITY ACTION COMMISSION (859) 581-6607
717 MADISON AVE., COVINGTON 41011
Serves Clark, Fayette, Franklin, Harrison, Jessamine, Madison, Nicholas and Scott counties.

CONSUMER HELP

Volunteer Opportunities

A Caring Place, Inc. (859) 368-2656
1870 ARMSTRONG MILL RD., LEXINGTON 40517
www.a-caring-place.com
We provide numerous volunteer opportunities.

AARP 1-888-295-7275
www.aarp.org
AARP's motto, "to serve, not be served," says it all. AARP volunteers give thousands of hours of service to a variety of causes all over the state. Come join the fun.

AVOL Kentucky, Inc. (859) 225-3000, ext. 2102
1824 HILL RISE DR., STE. 100, LEXINGTON 40504

Bluegrass Hospice Care Volunteers 1-855-492-0812
www.bgcarenv.org/volunteer

Become an essential member of our team – Volunteer with Bluegrass Care Navigators. The volunteer, together with the Community Engagement Coordinator, determine which activities are the most appropriate depending on the individual, his/her personal interests, and the needs of Bluegrass Hospice Care. Opportunities include: Companionship, Respite Volunteer, Nursing Home Volunteers, Transportation Volunteer, 11th Hour Volunteers, Care Call Volunteers, Administrative Support Volunteer & Specialized/Professional Volunteers For more information contact us at the number above, or visit our website.

Bluegrass SHIP Program 1-866-516-3051

LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., STE. 110, LEXINGTON 40507
www.lablaw.org/ship

Educates Medicare beneficiaries and anyone age 60+ in order for them to make informed decisions about benefits issues based on their circumstances and needs. The SHIP Program has a number of volunteer positions to choose from. Volunteers with the SHIP Program can have a number of responsibilities including helping eligible clients to apply for money saving benefits (e.g. Medicaid, SNAP and Extra Help benefits) and to provide counseling on Medicare and other government benefit programs.

Christian Care Communities - Best Friends Adult Day Program (859) 258-2226

5220 GREY OAK LN., NICHOLASVILLE 40356
Volunteers are always needed. The program offers family members respite from their care giving roles. Volunteers provide friendship and assistance to participants as they participate in staff led activities. Volunteers needed for 3-4 hrs./week Mon. - Fri.

Coordinating Councils on Elder Abuse

Local councils designed to address elder abuse at the community level, including education and prevention efforts. Contact your local council to volunteer.

BLUEGRASS FAYETTE/JESSAMINE COUNTY ELDER ABUSE PREVENTION COUNCIL

Contact Candy Pettry. (859) 323-1890

CLARK COUNTY MENTAL HEALTH & AGING COALITION (859) 810-2500

Contact Mary Crowley Schmidt. (859) 986-6301

MADISON COUNTY ABUSE COALITION
Contact Elizabeth Clark.

Dementia Friendly Lexington (859) 278-6072

www.agefriendlylexington.org
Contact Lindsay Medley

Foster Grandparent Program (FGP)

(859) 233-4600, ext. 12845

COMM. ACTION COUNCIL, P.O. BOX 11610, LEXINGTON 40576
www.commaction.org

Help children learn to read, provide one-on-one tutoring, and guide children at a critical time in their lives. Volunteers may serve up to 40 hrs./wk. and earn a tax-free hourly stipend. You'll receive pre-service orientation, training from the organization where you serve, and accident and liability insurance while on duty. Limited travel reimbursement.

Independent Transportation Network – ITNBluegrass (859) 252-8665

1206 N. LIMESTONE ST., LEXINGTON 40505
www.itnbluegrass.org
24/7 automobile transportation program for seniors 60+ and adults with visual impairment living in Fayette, northern Jessamine and Woodford co's. Volunteer drivers earn mileage credit that can be stored for future transportation needs or donated to someone else.

Kentucky Senior Medicare Patrol (SMP) 1-877-603-6558

SMP recruits and trains retired professional volunteers to help prevent, detect, and report Medicare fraud, errors, and abuse through outreach, counseling and education.

Nursing Home Ombudsman Agency (NHOA) Friendly Visitor Volunteer Program (859) 277-9215

3138 CUSTER DR., #110, LEXINGTON, 40517
www.ombuddy.org
Friendly visits by trained NHOA volunteers serve to enhance the lives of residents and complement certified ombudsman work on behalf of residents. NHOA provides training and support to volunteers. Volunteers may participate in facility activities with their resident.

SCORE (859) 231-9902

389 WALLER AVE., SUITE 130, LEXINGTON 40504
www.lexington.score.org
Retired executives volunteer as mentors to persons interested in starting a small business or those already in a small business. Assists persons in developing and implementing business plans. Sponsored by the Small Business administration. Mentoring free of charge.

Education and Leisure

EDUCATION

AAA Driver's Safety (859) 233-1111, ext. 2 or 1-800-233-1111

3008 ATKINSON AVE., LEXINGTON 40509
Free class program for those age 55+. Completion makes you eligible for discount on auto insurance.

AARP Defensive Driving Program (859) 278-6072 (859) 233-0986

LEXINGTON SENIOR CITIZENS CENTER
BELL HOUSE

Free course for anyone over 50. Completion entitles you to a discount on your auto insurance at participating providers. 4-hour classroom course is offered at the Bell House or the Senior Center.

American Red Cross (859) 253-1331 (859) 253-1331 1-800-733-2767

CLASS SCHEDULE
BLUEGRASS AREA CHAPTER, 1450 NEWTOWN PK., LEXINGTON 40511
www.redcross.org/ky/lexington
Online and classroom educational programs and health

courses in CPR, first aid, basic life support, blood-born pathogens, pet first aid, babysitting and more. If interested, please visit the American Red Cross website or call the number listed for a class schedule. Fee for most courses.

Bluegrass Community and Technical College Adult Ed (859) 246-6200 or 1-866-774-4872

470 COOPER DR., LEXINGTON 40506
www.bluegrass.kctcs.edu

Provides classes to prepare adults for GED exam, better job opportunities, or college enrollment. Students advance at their own speed. Classes offered throughout central KY. English as a second language (ESL) also offered.

Carnegie Center for Literacy and Learning (859) 254-4175

251 W. SECOND ST., LEXINGTON 40507
www.carnegiecenterlex.org

Support for literacy and writing programs. Classes for adults include publishing, technology, world languages and more. Center hours Monday - Friday, 10 A.M. - 7:30 P.M.

Central Kentucky Computer Society (859) 373-1000

160 MOORE DRIVE, SUITE 107, LEXINGTON 40503
www.ckcs.org

Online and on-site classes taught by volunteer members. Membership includes substantial discounts and a monthly online newsletter. \$40 per year. Join classes in person at CKCS office or online via Zoom. Call for locations with access to public computers.

Citizens Fire Academy (859) 231-5662

LEXINGTON FIRE DEPT. COMMUNITY SERVICES BRANCH
www.lexingtonky.gov/citizen-police-academy

Free 10-week program to familiarize adult citizens with the organization and operations of the Lexington Fire Department and fire safety practices. Register online.

Citizens Police Academy (859) 258-3635

LEXINGTON POLICE DEPARTMENT, 1795 OLD FRANKFORT PK.

Free 10-week program to familiarize citizens with how police officers perform their duties and how the department serves the community. Weekly classes and hands on experiences. Offered three times/year. Call for application.

Cooperative Extension Service

ANDERSON COUNTY	(502) 839-7271
BOURBON COUNTY	(859) 987-1895
BOYLE COUNTY	(859) 236-4484
CLARK COUNTY	(859) 744-4682
ESTILL COUNTY	(606) 723-4557
FAYETTE COUNTY	(859) 257-5582
FRANKLIN COUNTY	(502) 695-9035
GARRARD COUNTY	(859) 792-3026
HARRISON COUNTY	(859) 234-5510
JESSAMINE COUNTY	(859) 885-4811

LINCOLN COUNTY	(606) 365-2447
MADISON COUNTY	(859) 623-4072
MERCER COUNTY	(859) 734-4378
NICHOLAS COUNTY	(859) 289-2323
POWELL COUNTY	(606) 663-6404
SCOTT COUNTY	(502) 863-0984
WOODFORD COUNTY	(859) 873-4601

ces.ca.uky.edu/ces

Research-based education in partnership with UK and KSU. Agents present educational programs, answer inquiries, sponsor a variety of workshops, host group meetings and assist clients one-on-one. Free newsletters and publications focusing on farms/gardens, nutrition, 4-H Youth and Community/Economic Development.

Donovan Scholarship for Adults 65+ (859) 257-2656

U.K., LIGON HOUSE, 658 S. LIMESTONE ST., LEXINGTON 40506
www.uky.edu/olli/donovan-scholarship-adults-65

Tuition-free education for academic classes at the U.K. to persons age 65+. May work toward an undergraduate or graduate degree, audit classes for the joy of learning, or take individual courses for credit.

Kentucky Talking Book

Library 1-800-372-2968 or (502) 564-5791

300 COFFEE TREE RD., FRANKFORT 40601
MAILING ADDRESS: PO BOX 537, FRANKFORT 40602
www.kdla.ky.gov/Talking-Books/pages/default.aspx

Free service for persons who cannot read traditional print due to blindness, low vision, or a physical disability. Digital audio books and Braille books are mailed, or downloaded from the internet. KTBL will provide a digital player.

Lexington Public Library

CENTRAL LIBRARY: (859) 231-5500, ext. 1005
140 E. MAIN ST.
BEAUMONT BRANCH: 3080 FIELDSTONE WAY
TATES CREEK BRANCH: 3628 WALDEN DR.
NORTHSIDE BRANCH: 1733 RUSSELL CAVE RD.
MARKSBURY FAMILY BRANCH: 2199 VERSAILLES RD.
EASTSIDE BRANCH: 3000 BLAKE JAMES DR.
www.lexpublib.org

Variety of programs and activities for senior citizens, including large print books, e-books, audio books, curated bag of books, book groups and events. Publicly accessed computers with internet services available. All libraries located near a bus line and buildings are accessible for the handicapped. Library cards are free.

Living Arts and Sciences Center (859) 252-5222

362 N. MARTIN LUTHER KING BLVD., LEXINGTON 40508
www.lasclex.org

Educational opportunities in arts and sciences, galleries, exhibits, classes, events and outreach are offered throughout the year. Daily admission \$5. Annual memberships range from \$50-\$1000 and offer varying benefits. On the downtown bus line.

Osher Lifelong Learning Institute (OLLI) at UK (859) 257-2656 or 1-866-602-5862
 UNIVERSITY OF KENTUCKY, LIGON HOUSE, 658 S. LIMESTONE ST., LEXINGTON 40506-0442
 www.uky.edu/olli/
 Educational and enrichment courses, forums, shared interest groups, trips, events and more for adults 50+ in Lexington and Morehead. Membership fee \$50 annually.

Senior Intern Program (859) 278-6072
 LEXINGTON FAYETTE URBAN COUNTY GOVERNMENT, AGING SERVICES, 200 E. MAIN ST., LEXINGTON 40507
 Offers senior citizens in Fayette Co. an opportunity to learn more about local government by talking to key decision makers, participating in class activities, and visiting facilities. Classes typically in June at no cost to participants. Call or visit Lexington Senior Center for more information.

YMCA
 239 EAST HIGH ST. (859) 254-9622
 381 W. LOUDON AVE. (859) 258-9622
 3251 BEAUMONT CENTER CIRCLE (859) 219-9622
 2681 OLD ROSEBUD LN., LEXINGTON (859) 543-9622
 BOURBON COUNTY YMCA (859) 987-1395
 FRANKLIN COUNTY YMCA (502) 875-9216
 JESSAMINE COUNTY YMCA (859) 885-5013
 MADISON COUNTY YMCA (859) 623-9356
 MERCER COUNTY YMCA (859) 734-9622
 SCOTT COUNTY YMCA (502) 570-0610
 www.ymcaofcentralky.org
 Health, fitness, sports and activity programming for active seniors. Special membership rates for seniors.

RECREATION/SPECIAL EVENTS

Kentucky Senior Games (859) 229-0973
 www.kentuckyseniorgames.com
 All men and women age 50+ are eligible to participate in the Kentucky Senior Games. Held annually in Aug. & Sept. Qualifying site for the National Senior Games.

Lexington-Fayette Urban County Government 859-288-2928
 PARKS AND RECREATION THERAPEUTIC PROGRAMS
 469 PARKWAY DRIVE, LEXINGTON 40504
 www.lexingtonky.gov
 Recreation and leisure activities for persons of all ages and abilities.

TRAVEL AND TOURISM

Kentucky Dept. of Travel & Tourism 1-800-225-8747
 www.kentuckytourism.com

Road Scholar 1-800-454-5768
 www.roadscholar.org
 Non-profit offering physical tours and trips as well as virtual tours, with educational focus to participants 50+.

MUSIC THERAPY

Wildwood Music Therapy (859) 212-3260
 www.wildwoodmusictherapy.com

Reverse Mortgage Loans

Reverse mortgage loans enable persons age 62+ to get cash (a loan) that is not paid back until you move out of your home, no matter how long that turns out to be. This loan relies only on home equity, so advanced age, low income, and even bad credit (except debt to the Federal Government), does not prevent this loan from going through.

The most popular form of Reverse Mortgage is the Home Equity Conversion Mortgage (HECM) which is the one described here. The HECM loan is done through private lenders who compete for your business, but these loans are backed 100% by the Federal Government through the Department of Housing and Urban Development (HUD).

How Much Can I Borrow?

The following chart gives examples of the amount of money available at an interest rate of 3.97%. The interest rate in the discussion here is variable monthly (a slightly higher, variable yearly rate is also offered); the lower the interest rate, the more money that will be available to the homeowner.

Maximum Claim Amount	Tenure Monthly Payment (by age)		
	65	75	85
\$213,750	\$676	\$913	\$1,417
140,000	448	582	910
85,000	251	332	530
Line of Credit or Cash Advance by Age			
\$213,750	\$111,916	\$133,947	\$157,002
140,000	75,668	85,346	100,879
85,000	42,533	48,801	56,724

* The Maximum Claim Amount is either the FHA lending limit in the County, or your home value, whichever is less.

There are several choices for taking the money available; a line of credit, a monthly payment for life ("tenure") for a specified period, or any combination of these methods. Notice that the older you are, the greater the amount available.

PROS AND CONS OF REVERSE MORTGAGES

Pros Include:

- A free educational session conducted by a trained counselor is required before you enroll with a lender.
- A “low” interest rate applies and accumulates only on the funds borrowed so far.
- No monthly mortgage payments.
- No repayment until you move; for co-owners, no repayment until you both move.
- Existing mortgages will be paid off with Reverse Mortgage Funds (as long as there are enough proceeds to do so).
- If you are receiving public benefits (such as SSI or Food Stamps), Reverse Mortgage proceeds can be managed in a way that does not interfere with benefits.

Cons Include:

- High start-up costs. While these are not paid out of pocket, there is an immediate debt on the home. So this loan is costly if you move out of the home soon.

- Required repairs must be less than 15% of the home value (if repair needs are greater, other programs may help - ask your counselor).
- Any existing mortgage must be paid off, so if existing debt is too large, the Reverse Mortgage might not provide enough money to do so.

More Questions?

For more information, visit the Internet at www.aarp.org or www.consumer.ftc.gov

REVERSE MORTGAGE COUNSELORS

Apprisen (Consumer Credit Counseling Service of the Midwest) 1-800-355-2227 or (859) 259-9999

2265 HARRODSBURG ROAD, STE. 303, LEXINGTON 40504
www.apprisen.com

Kentucky Department of Financial Institutions

1-800-223-2579

CONSUMER HELP

Funeral Preplanning

Funeral preplanning is not a favorite topic, but is a straightforward process that is absolutely essential in total estate planning. There are over 50 decisions to be made at the time of death. Decisions need to be made about funeral director's services, length of visitation, type and location(s) of religious services, securing the clergy, cards, card verses and writing and placement of a newspaper obituary. Choices of burial vault, casket, cemetery plot, cemetery marker, urn, embalming and restorative or cosmetic services must also be selected. Disposition of the physical body involves decisions about organ and/or body donation, burial or cremation.

The average funeral cost is \$6,000. Average cemetery costs range from \$1,800 to \$5,000. By preplanning, you determine what your costs will be by making decisions about plot, vault, marker, interment or mausoleum space.

Both prepaid funeral and cemetery contracts should be made to ensure peace of mind and the honoring of one's wishes. Most certainly, a burial insurance plan should be pre-purchased before a family member begins to spend down assets in a skilled nursing center.

There are several prefunding options available including an insurance policy that guarantees that all costs of the services and funeral items that you purchase will be paid for at the time of death. All policies have built-in inflation clauses to cover the costs of those items at the time of death. Check with your funeral director on what items are guaranteed and what is the best plan for you.

PREPLANNING RESOURCES

Elder Law Lawyers – McClelland & Associates, PLLC

(859) 543-0061

1795 Alysheba Way, Ste. 2102, Lexington 40509
www.ElderLawLawyers.com

For more than 20 years, we have protected your home and life savings through Medicaid Planning, Special Needs Trusts and Estate Planning.

Bluegrass Elderlaw, PLLC

(859) 281-0048

120 N. Mill St., Ste. 201, Lexington 40507
www.bgelderlaw.com

Bluegrass Elderlaw, PLLC addresses the planning and implementation issues of aging, dealing with disability and handling death transfers. The practice areas include: Medicaid benefits planning, Medicaid applications, estate planning (wills, trusts, powers of attorney, living wills), guardianship and estate settlement.

The Lexington Cemetery

(859) 255-5522

833 West Main St., Lexington 40508
www.lexcem.org

Milward Funeral Directors

(859) 252-5433

159 North Broadway, Lexington
391 Southland Dr., Lexington
1509 Trent Blvd., Lexington
www.milwardfuneral.com

(859) 252-3411

(859) 276-1415

(859) 272-3414

DON'T FORGET

Give a signed copy of your Living Will to your physician and executor, guardian or trusted family member.



POINTS TO CONSIDER

- If applicable, notify an attorney to file probate.
- Make at least 10 copies of the death certificate and obituary notice.
- If your beloved was a veteran, notify the Veterans Administration and inquire if any benefits are due.
- Notify all insurance companies and send them certified copies of the death certificate.

- Notify your nearest Social Security office that the beneficiary is deceased. You may need a copy of the birth, marriage and/or death certificate.
- It is the surviving family who either writes or provides information for the obituary notice. In your estate planning, consider how you or your loved one would like to be remembered. Talk about how the notice should read...in advance of a stressful time.
- Transfer or cancel all bank accounts, credit cards, etc.

Legal Health Care/Advance Directives

See also *Legal Advocacy and Important Documents*.

Living Will (See pages 41–42 for form). A Living Will tells doctors what to do when you are too sick to communicate. It can indicate when medical treatment should stop, or whether you want passive feeding to be withdrawn. The directives are limited only to care which artificially or technologically postpones death—not comfort care. The Living Will must be signed by you, witnessed by a notary or two non-related adults, excluding your physician and nursing home advisor. At the time of determination, your attending and one additional physician must certify terminal condition or permanently unconscious state.

Of Special Note

- If you want food and water withheld if you are in a permanently unconscious state, you must specifically indicate this by both checking a box and initialing.
- Health care providers are required to inform you of your right to refuse or accept medical treatment. Always ask up front what the provider’s policy is in honoring advance directives.
- A Living Will applies only to situations of terminal illness and permanent unconsciousness—not to those who have Alzheimer’s, have had strokes, degenerative disorders or conditions that are not immediately life threatening.
- A Living Will supercedes a Designation of Health Care Surrogate with respect to life sustaining care decisions.
- An oral request to your physician, family member or health care worker revokes the signed document.

Designation of Health Care Surrogate

Everyone should have one! A Designation of Health Care Surrogate designates a person to make medical decisions for you in situations that your Living Will did not anticipate such as mental or physical incompetency.

ADVANCE DIRECTIVE FORMS

To obtain a form, call:

Lexington Senior Citizens Center (859) 278-6072

Legal Aid of the Bluegrass (859) 233-4556

Department of Aging and Independent Living (502) 564-6930

HONOR MY DECISIONS

Honor My Decisions – a digital advance care planning tool. There may come a time through illness or accident when you cannot tell doctors what medical care you want and do not want. An advanced care plan (ACP) is created when you discuss and legally document your future medical decisions. Honor My Decisions is online software that makes it easy to you to create and share a digital ACP. Visit honormydecisions.com. to learn more. To get your no cost ACP reach contact Celeste Robinson at crobinson@bgadd.org or <http://bgaaail.com/>

Mor information on Honor My Decisions can be found on pages 43-44.

LIVING WILL DIRECTIVE INSTRUCTIONS

This declaration must be signed in the presence of two witnesses or a notary public. The following persons cannot be a witness to the declaration:

- a) A blood relative who would be a beneficiary of the declarant; or
- b) A beneficiary of the declarant under descent and distribution statutes of the Commonwealth; or
- c) An employee of a health care facility in which the declarant is a patient; or
- d) An attending physician of the declarant; or
- e) Any person directly financially responsible for the declarant’s health care.

State of Kentucky Living Will Directive

My wishes regarding life-prolonging treatment and artificially provided nutrition and hydration to be provided to me if I no longer have decisional capacity, have a terminal condition, or become permanently unconscious have been indicated by checking and initialing the appropriate lines below. By checking and initialing the appropriate lines, I specifically:

_____ Designate _____ as my health care surrogate(s) to make any health care decisions for me in accordance with this directive when I no longer have decisional capacity. If _____ refuses or is not able to act for me, I designate _____ as my health care surrogate(s).

Any prior designation is revoked.

If I do not designate a surrogate, the following are my directions to my attending physician. If I have designated a surrogate, my surrogate shall comply with my wishes as indicated below:

_____ Direct that treatment be withheld or withdrawn, and that I be permitted to die naturally with only the administration of medication or the performance of any medical treatment deemed necessary to alleviate pain.

_____ DO NOT authorize that life-prolonging treatment be withheld or withdrawn.

_____ Authorize the withholding or withdrawal of artificially provided food, water, or other artificially provided nourishment or fluids.

_____ DO NOT authorize the withholding or withdrawal of artificially provided food, water, or other artificially provided nourishment or fluids.

_____ Authorize my surrogate, designated above, to withhold or withdraw artificially provided nourishment or fluids, or other treatment if the surrogate determines that withholding or withdrawing is in my best interest; but I do not mandate that withholding or withdrawing.

_____ Authorize the giving of all or any part of my body upon death for any purpose specified in KRS 311.1929.

_____ DO NOT authorize the giving of all or any part of my body upon death.

In the absence of my ability to give directions regarding the use of life-prolonging treatment and artificially provided nutrition and hydration, it is my intention that this directive shall be honored by my attending physician, my family, and any surrogate designated pursuant to this directive as the final expression of my legal right to refuse medical or surgical treatment and I accept the consequences of the refusal.

CONSUMER HELP

If I have been diagnosed as pregnant and that diagnosis is known to my attending physician, this directive shall have no force or effect during the course of my pregnancy.

I understand the full import of this directive and I am emotionally and mentally competent to make this directive.

Signed this _____ day of _____, 20_____.

Signature and address of the grantor:

In our joint presence, the grantor, who is of sound mind and eighteen years of age or older, voluntarily dated and signed this writing or directed it to be dated and signed for the grantor.

Signature and address of witness:

Signature and address of witness:

— OR —

State of Kentucky, _____ County

Before me, the undersigned authority, came the grantor who is of sound mind and eighteen (18) years of age, or older, and acknowledged that he voluntarily dated and signed this writing or directed it to be dated and signed as above.

Done this _____ day of _____, 20_____.

Signature of Notary Public or other officer:

Date of commission expires _____

Execution of this document restricts withholding and withdrawing of some medical procedures. Consult Kentucky Revised Statutes or your attorney.



DIGITAL ADVANCE CARE PLANNING

We make it easy for you to make and share informed decisions about your future health care and ensure your comprehensive and legal digital advance care plan can be found and honored when it is needed.



There may come a time through illness or an accident when you cannot tell doctors what medical care you do and do not want. An advance care plan (ACP) is created when you discuss and legally document your future medical decisions.

These decisions may include someone to make medical decisions for you when you cannot make them for yourself (**healthcare decision-maker**). They may also include what medical treatments you do and do not want at the end of your life (**living will**).

Without an ACP, doctors and the people who care about you will not know your wishes for your medical care. Your healthcare team may provide uncomfortable, invasive, and expensive medical care at the end of your life that you may not want.

Family members may disagree about what care you should receive and for how long. Your loved ones may fight over what they believe you want—this may cause friction in your family at an already stressful time.

Honor My Decisions is online software that makes it easy for you to create and share a digital ACP. It helps you securely record and share your decisions, so they can be honored by your doctors and loved ones.

honormydecisions.com

Have an activation code? It's easy to get started!

- 1 On a computer that is connected to the internet, go to: <https://app.honormydecisions.com>
- 2 Click the green "Enter it now" button.

Have an activation code?

[Enter it now](#)
- 3 Follow the directions on the next two screens to enter your code and some basic information about yourself to create your account (including your date of birth and your name).

YOUR COMPREHENSIVE ACP INCLUDES:



Emergency Contacts



Values & Priorities



Video Living Will



Healthcare Decision-Maker



Treatment Preferences



Advance Directives
(covers all states)

ABOUT HONOR MY DECISIONS

We are a healthcare technology company that has been providing cloud-based enterprise ACP software, education, and training to large healthcare systems, medical practices, health plans, and employers since 2015.



Celeste Robinson, Director
Bluegrass Area Agency on Aging & Independent Living (BGAAAIL)



crobinson@bgadd.org



<http://bgaaail.com/>

Protection Against Scam Artists: Helpful Numbers

Better Business Bureau of Central & Eastern Kentucky: (859) 259-1008 or 1-800-866-6668
 Kentucky Attorney General Consumer Protection Hotline. 1-888-432-9257 or (502) 696-5300
 Kentucky Department of Aging & Independent Living (502) 564-6930
 Kentucky State Police (502) 782-1800
 Kentucky Public Service Comm. . . . 1-800-772-4636
 U.S. Postal Inspection Service. . . . 1-877-876-2455
 Home Improvement Scams (502) 696-5389
 Sweepstakes Scams. (502) 696-5389 or 1-888-432-9257
 Telemarketing Scams 1-866-877-7867

How to reach representatives at the state government regarding specific topics:

Attorney General's Office. 1-888-432-9257
 Charities (Consumer Protection) . . . (502) 696-5389
 Election Fraud 1-800-328-8683
 Identity Theft 1-800-804-7556
 Questions About Insurance 1-800-595-6053
 Dept. of Criminal Investigations . . . (866) 524-3672
 Medicaid Benefits Services (502) 564-8196 or 1-800-635-2570
 Medicaid and Welfare Fraud and Abuse. . . 1-800-372-2970 or 1-877-228-7384
 Consumer Complaints (502) 696-5389
 Social Security 1-800-772-1213
 Victims' Advocacy 1-800-372-2551

To have your name removed from telemarketers calling lists...Call the:

Federal Trade Commission - National Do Not Call Registry 1-888-382-1222

or write:

Office of Attorney General
 Office of Consumer Protection
 Capital, Ste. 118, 700 Capital Ave.,
 Frankfort, KY 40601-8204
 Tel.: (502) 696-5300
 Web: <http://www.ag.ky.gov>

Scam Alerts Text KYOAGScam to 486311

Crisis, Mental Health & Caregiver Support Services

Handy forms and guides in this section:

Protection Against Scam Artists:	
Helpful Numbers	45
Moving Your Elder in With You	51
Dementia Checklist	54

Caregiver's Bill of Rights

Caregivers have the right to:

- Receive sufficient training in care giving skills along with accurate, understandable information about the condition and needs of the care recipient.
- Appreciation and emotional support for their decision to accept the challenge of providing care.
- Protect their assets and financial future without severing their relationship with the care receiver.
- Respite care during emergencies and in order to care for their own health, spirit, and relationships.
- Expect all family members, both men and women, to participate in the care for aging relatives.
- Provide care at home as long as physically, financially and emotionally feasible; however, when it is no longer feasible caregivers have the obligation to explore other alternatives, such as a residential care facility.
- Temporarily alter their premises as necessary to provide safe and livable housing for care receivers.
- Accessible and culturally appropriate services to aid in caring for aging care receivers.
- Expect professionals, within their area of specialization, to recognize the importance of palliative (ease without curing) care and to be knowledgeable about concerns and options related to older people and caregivers.
- A sensitive, supportive response by employers in dealing with the unexpected or severe care needs.

From www.acsu.buffalo.edu/~drstall/hndbk3.html

Social Services and Emergency Assistance

Some examples of Elder Abuse include:

Physical abuse—slapping, shoving, over-medication, confinement.

Emotional abuse—intimidation, humiliation, verbal assault.

Neglect—lack of food, clothing or a clean, safe place to live.

Exploitation—unusual bank withdrawals, change in power of attorney or in legal matters, lack of personal belongings, different signatures on checks.

Adult Protective Services (502) 564-7043 or 1-877-597-2331

CABINET FOR HEALTH AND FAMILY SERVICES
<https://chfs.ky.gov/agencies/dcbs/dpp/apb/Pages/default.aspx>

Provides investigation of spouse abuse and supportive services for abused/neglected or exploited older adults. Kentucky law requires you to report suspected cases of adult abuse, neglect, or exploitation. Also report adults if you have a concern about their welfare, safety, or ability to care for themselves.

ABUSE INTAKE LINES:

STATEWIDE 1-877-597-2331

NORTHERN BLUEGRASS (859) 292-6550

Bourbon, Harrison, Nicholas and Scott Counties.

Coordinating Councils on Elder Abuse

Local councils designed to address elder abuse at the community level, including education and prevention efforts.

FAYETTE JESSAMINE COUNTY ELDER ABUSE PREVENTION COUNCIL

Jessamie Co. Contact Candy Pettry. (859) 323-1890
www.BluegrassEAPC.com

Aids in the prevention of elder abuse, neglect, and exploitation through community education, and inter-agency collaboration.

CLARK COUNTY MENTAL HEALTH & AGING COALITION

Contact Mary Crowley Schimdt. (859) 810-2500

FAMILY ABUSE SERVICES, INC. (502) 229-7027

Franklin County. Contact Sherry Harrod.

MADISON COUNTY COUNCIL FOR ELDER

MALTREATMENT PREVENTION (859) 986-6301

Contact Elizabeth Clark.

CRISIS INTERVENTION

Ampersand (859) 253-2615

SUPPORT LINE (859) 253-2511

P.O. BOX 1603, LEXINGTON 40588

DANVILLE (859) 236-4445

FRANKFORT (502) 863-7350

RICHMOND (859) 625-0213

www.ampersandky.org

Serves a 17 county area with a full-range of services, including a 24-hour crisis line, medical advocacy, legal advocacy, crisis counseling, long term psychotherapy, consultation, and education. All services are free.

Greenhouse 17 (859) 233-0657

24 HOUR CONFIDENTIAL CRISIS LINE 1-800-544-2022

www.greenhouse17.org

Advocacy agency committed to ending partner abuse and its impact on families and our community. Provides a comprehensive, holistic approach to meeting the needs of victims as they strive to find healing and rebuild their lives as survivors. 24-Hour crisis intervention, emergency shelter, outreach and advocacy, and community education and professional training.

National Alliance for the Mentally Ill (NAMI)

LEXINGTON AFFILIATE (859) 272-7891

WINCHESTER AFFILIATE (859) 737-3384

DANVILLE AFFILIATE (859) 412-1886

RICHMOND AFFILIATE (859) 986-6301

www.nami.org

NAMI is a network of concerned caregivers and advocates working to improve care, services and outreach for those who need help. Focuses on education, support and advocacy for well being of those affected by mental illness.

Veterans Crisis Line 1-800-273-8255, press 1

Suicide and Crisis Line 988 (call or text)

HOMELESSNESS/EMERGENCY SHELTERS

Catholic Action Center (859) 514-7210

For adults 18 and over (NOT an emergency shelter). Offer 3 meals/day for anyone who needs them. Breakfast: 9 - 9.30 A.M., lunch: 12:30 - 1 P.M., dinner: 6 - 6:30 P.M.

Clark County Homeless Coalition (859) 744-8733

275 W. LEXINGTON RD., WINCHESTER 40392

Emergency shelter. Some rental assistance. Serves Bourbon, Clark, Madison and Powell counties.

Dismas Charities (859) 231-8448

For male and female ex-offenders. Referral must come from Bureau of Prisons to access program. Serves men and women nationwide.

Fayette County Community Action Commission (859) 233-4600
Provides services to the homeless.

Homeless and Housing Coalition of Kentucky (502) 223-1834
Works statewide with homeless issues.

Hope Center (859) 252-7881
Services for marginalized persons including basic needs, shelter, health, education and employment services.

Independence Place (859) 266-2807

Jessamine Co. Homeless Coalition (859) 813-0223
218 E. MAPLE ST., NICHOLASVILLE

Lexington Rescue Mission (859) 381-9600

Lighthouse Ministries (859) 259-3434
190 SPRUCE ST., LEXINGTON 40507
Lunch and dinner for those in need. Medical clinic, addiction counseling and referral, domestic violence counseling and medical clinic. Food baskets and personal hygiene items. Shower program where people can get a fresh shower, clothes, and do laundry. Call (859) 303-7014 for shower program. Not a shelter.

Office of Homelessness Prevention and Intervention (859) 258-3105
101 VINE ST., LEXINGTON 40507

Salvation Army Emergency Shelter (859) 252-7706
736 WEST MAIN ST., LEXINGTON 40508

Shepherd's House (859) 252-1939
635 MAXWELTON CT., LEXINGTON 40508
For younger men and teenagers. Also location in Danville.

St. James Place (859) 252-6642 or (859) 388-9620
169 DEWEESE ST., LEXINGTON 40507
www.saintjamesplace.org
For working homeless veterans. Must fill out online application in order to access a bed.

EMERGENCY FOOD AND CLOTHING

See, *Senior Centers* for counties other than Fayette

Cabinet for Health and Family Services 1-855-306-8959

DEPARTMENT FOR COMMUNITY BASED SERVICES,
275 E. MAIN ST., 3W-A, FRANKFORT 40621
chfs.ky.gov/agencies/dcbcs/pages/default.aspx

Supplemental Nutrition Assistance Program, formerly known as food stamps, helps low-income people buy food. Approved participants receive EBT cards via mail. Once activated, EBT cards are used to purchase approved foods just like money.

God's Pantry Food Bank (859) 255-6592
EMERGENCY ASSISTANCE (859) 259-2308
1685 JAGGIE FOX WAY, LEXINGTON 40511

Emergency Food Box Program.
Provides Fayette Co. residents a 7-day supply of food. Those in need of assistance must be referred by an approved social service agency and may pick up their food at one of five local food pantries. Low-income households may receive emergency food four times in a six month period. Call for locations and hours.

Some agencies that may refer to God's Pantry Emergency Food Box Program
Lexington Senior Center (859) 278-6072
Community Action Council (859) 233-4600
LFUCG Adult & Tenant Services (859) 300-5300
USDA Commodities (859) 288-5326

Fayette Co. residents may pick up USDA commodities once a month upon qualifying. They must be low-income households. Each pantry has the USDA eligibility guidelines and a register for signatures. Call for more information.

Commodity Supplemental Food Program (859) 288-5331
Provides a monthly distribution of commodities to eligible seniors and women, infants, and children. Seniors must be age 60+ and meet income guidelines. Most distribution sites have a waiting list. Call for more information.

Healthcare Pantry (859) 288-5330
Emergency food distribution for those recovering from illness or injury at participating facilities in Central Ky.

Hope Center (859) 252-7881
360 LOUDON AVE., LEXINGTON 40508
RECOVERY CENTER MEN (859) 225-4673
250 WEST LOUDON AVE., LEXINGTON 40508
RECOVERY CENTER WOMEN (859) 252-2002
1524 VERSAILES RD., LEXINGTON 40504
JACOB HOUSE MENTAL HEALTH RECOVERY (859) 543-2222
258 W LOUDON ST., LEXINGTON 40504
Life sustaining/life building services for homeless. Call for programs and meal times.

Salvation Army (859) 252-7706
736 WEST MAIN ST., LEXINGTON 40508
Crisis counseling, emergency food, shelter, and clothing.

United Way of the Bluegrass Waypoint Centers (859) 977-7396 or (859) 977-7396

COMMUNITY ACTION AGENCIES

These agencies provide essential social services such as employment, education, financial assistance and services, adult day and senior citizens centers, transportation, nutrition services, housing weatherization and energy assistance. They may have resources for emergency assistance and/or can make referrals to other local agencies.

Anderson County

BLUEGRASS COMMUNITY ACTION PARTNERSHIP
100 TOWNSHIP SQ., LAWRENCEBURG 40342
(502) 839-7102

Bourbon County

WESLEY'S PLACE
1414 MAIN ST., PARIS 40361
(859) 987-5277

Boyle County

BLUEGRASS COMMUNITY ACTION PARTNERSHIP
225 WEST WALNUT ST., DANVILLE 40422
(859) 236-2955

Clark County

KENTUCKY RIVER FOOTHILLS
(859) 744-3235

32 MEADOW ST., WINCHESTER 40391

Estill County

KENTUCKY RIVER FOOTHILLS
(606) 723-4492

100 TYLER LN., IRVINE 40336

Fayette County

COMMUNITY ACTION COUNCIL
1-800-244-2275 or (859) 233-4600

P.O. BOX 11610, LEXINGTON 40508

www.commaction.org

FAYETTE WEST NEIGHBORHOOD CENTER
(859) 246-1192

1902 CAMBRIDGE DRIVE, LEXINGTON 40502

RUSSELL SCHOOL COMMUNITY

SERVICES CENTER
(859) 554-4350

520 TONER STREET, LEXINGTON 40508

WEST END NEIGHBORHOOD CENTER
(859) 244-2215

913 GEORGETOWN STREET, LEXINGTON 40511

WINBURN CENTER
(859) 294-5249

1169 WINBURN DRIVE, LEXINGTON 40511

Garrard County

BLUEGRASS CAP
(859) 792-3422

107 SOUTH CAMPBELL ST., LANCASTER 40444

Franklin County

BLUEGRASS CAP
(502) 695-5615

111 PROFESSIONAL CT., FRANKFORT 40601

Harrison County

HARRISON COUNTY COMMUNITY CENTER
(859) 234-2121

216 OLD LAIR ROAD, CYNTHIANA 41031

Jessamine County

BLUEGRASS CAP
(859) 885-3512

213 SOUTH MAIN ST., STE. 103, NICHOLASVILLE 40356

Lincoln County

BLUEGRASS CAP
(606) 365-2312

201 EAST MAIN ST., STANFORD 40484

Madison County

KENTUCKY RIVER FOOTHILLS
(859) 623-6514

311 SPANGLER DR., RICHMOND 40475

Mercer County

BLUEGRASS CAP
(859) 734-9549

1475 LOUISVILLE ROAD, HARRODSBURG 40330

Nicholas County

NICHOLAS COUNTY COMMUNITY CENTER
(859) 289-7172

2323 CONCRETE RD., STE. A, CARLISLE 40311

Powell County

KENTUCKY RIVER FOOTHILLS
(606) 663-2659

254 7TH AVE., CLAY CITY 40312

Scott County

BLUEGRASS CAP
(502) 863-9403

751 SLOANE DR., #10, GEORGETOWN 40324

Woodford County

BLUEGRASS CAP
(859) 873-8182

200 PARK ST., VERSAILLES 40383

INDIGENT HEALTH CARE

HealthFirst Bluegrass (859) 288-2425

www.healthfirstlex.com

Medical, dental, pharmacy, behavioral health and support services for all ages. Federally Qualified Health Clinic (FQHC) offers sliding scale fees for uninsured patients. Call for nearest location.

KYnext 1-855-459-6328

Information about health programs, payment assistance, Medicaid and resources.

Lexington-Fayette Co. Health Dept. (859) 252-2371

PUBLIC HEALTH CLINIC

(859) 288-2483

650 NEWTOWN PIKE, LEXINGTON 40508

www.lexingtonhealthdepartment.org

Mission Health Lexington (859) 272-0219

230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40508

www.missionhealthlex.org

Clinic for uninsured working adults without insurance living in poverty in Fayette Co. Medical, dental, vision and pharmacy services.

Nathaniel Mission (859) 255-0062

1109 VERSAILLES RD., STE. 400, LEXINGTON

Health, vision and podiatry services to those without health insurance or government assistance that live in Fayette County.

The Refuge Clinic (859) 225-4325

210 EAST WALNUT STREET, NICHOLASVILLE 40356

2349 RICHMOND RD., SUITE 220, LEXINGTON 40502

www.refugeclinic.org

Medical care and referral for Jessamine and Fayette Co.'s. who do not have health insurance and meet federal poverty guidelines. All are served regardless of their status.

**University of Kentucky
Student-Run Free Clinic** (859) 488-1223
SALVATION ARMY, W. ARNOLD HANGER LODGE
736 W. MAIN STREET, LEXINGTON 40508
www.uksac.org

Provides free healthcare, education and social service referrals to underserved residents of Central Kentucky. Tues. and Thurs., 5:30 – 9 P.M. Anyone eligible, but only first 8 people each day can be assisted.

UTILITIES ASSISTANCE

Low Income Home Energy Assistance Plan (LIHEAP) helps low income people pay heating bills. Individual income must not exceed \$1,823/mo. in gross income (Subject to change). Additional programs may exist if county funding available. See, *Community Action*

Companionship

Senior Companion Program (502) 695-4290, ext. 219 or 1-800-456-6591
BLUE GRASS COMMUNITY ACTION PARTNERSHIP
111 PROFESSIONAL CT., FRANKFORT 40601

Volunteer service opportunities for active low-income seniors that builds self-esteem and contributes to their mental and physical well-being. This program helps the senior volunteer remain a viable, contributing member of the community by providing assistance to “at-risk” elderly who need extra support to maintain their independent status and to remain in their homes.

Institute on Aging Friendship Line 1-800-971-0016
<https://www.ioaging.org/services/all-inclusive-health-care/contase/friendship-line>
Our trained volunteers specialize in offering emotion support and conversation with depressed older adults.

PET COMPANIONSHIP

Bluegrass Home Care Services (859) 334-0744
2039 REGENCY RD., STE. #1, LEXINGTON 40503
www.bluegrasshomecareservices.com

A personal and companion care agency that specializes in providing professional and compassionate home care in the Bluegrass area. We also provide pet care for our clients.

Lexington Humane Society (859) 233-0044
1600 OLD FRANKFORT PIKE, LEXINGTON 40504
www.lexingtonhumanesociety.org

Agencies in this section, or visit <http://chfs.ky.gov/agencies/dcbs/pdb/pages/liheap.aspx>

Community Action Council 1-800-244-2275
LEXINGTON (859) 233-4600
P.O. BOX 11610, LEXINGTON 40576
www.commaction.org

One-time annual financial payment toward utility bills during the winter months. Must have income at or below 130% of federal poverty guidelines. During the summer, air conditioners are loaned to individuals needing cool air circulation to ease severe health conditions. You must have an income at or below 150% of the federal poverty guidelines and have a household member that suffers from a health condition aggravated by high temperatures. Refer to local Community action agency in your County.

BIRTHDAY AND ANNIVERSARY GREETINGS

Greetings from the White House
OFFICE OF THE PRESIDENT, WHITE HOUSE, RM. 39,
1600 PENNSYLVANIA AVE., WASHINGTON, D.C. 20502-0039
www.whitehouse.gov/contact

The President sends a greeting to those celebrating special birthdays, anniversaries, retirements and more. Complete request form online well in advance. Requests should include person's name(s), address, age and appropriate dates.

The Today Show (202) 664-4602
For persons 100+, send photograph, name, address, birth date and short description about the person at least three months in advance. Anniversaries are also celebrated. Include name, address and phone number of person submitting the information.

BEREAVEMENT/WIDOW SUPPORT

Here are some thoughts to help you cope with the death of a loved one...

- Give yourself permission to grieve and talk about your loss, your love, happy times and memories.
- Recognize that other people care but might be uncomfortable and don't know what to say to you. Be assertive and help them remember the good times they too shared with your loved one.
- Ask for and accept help. Recognize that anger, sadness, loneliness and fear are okay feelings. Your friends and family want to help, but you must let them.
- Use this time of change to rid yourself of everything in your life that doesn't work for you. Don't do anything out of a sense of obligation if it does not feel good to you.

(Continued on Page 50)

- Be very cautious about major financial and lifestyle changes. Many experts advise waiting at least a year before selling your house.

Check with your local funeral director, place of worship or a hospice organization in your area for a support group that will let you share your feelings and problems with those who share your concerns.

Geriatric Assessment

Many older people experience multiple medical problems, frequent falls, memory and functional problems. Outpatient evaluations help determine the strengths of the patient as well as challenges so that resources can be identified and used to promote as much independence, safety, and lifestyle satisfaction as possible. Upon completion of assessment, a coordinated plan of intervention is provided. Medicare may cover a portion of the costs.

An Assessment Generally Includes:

- Examination of prior medical records
- A complete physical
- Family involvement
- Multi-disciplinary evaluations

Multi-disciplinary Evaluations Done by: Geriatric Care Managers

Licensed professionals who assist with health issues, transitions to appropriate levels of care, and obtaining services and referrals.

Geriatric Social Workers

Professionals aid in family counseling, and the identification and referral to available community resources such as home care, respite and transportation. Care planning and referral to other living arrangements.

Bluegrass Grief Care

1-855-392-0812

www.bgcarenav.org/grief

Bluegrass Grief Care is a unique counseling service of Bluegrass Care Navigators.

United Way 2-1-1 Information and Referral Call Center

(859) 233-4460 or 2-1-1

www.uwbg.org

Bereavement services for family and friends.

Geropsychiatrists

Physicians who are specialists in the psychological needs of older adults.

Geriatric Medical Specialists

Specialists addressing unique problems of the elderly including memory loss, incontinence and falling.

Related Health Care and Prevention Professionals

Physical therapists, nutritional and occupational therapists and counselors who offer specific disease support and diagnostic tests including x-rays, and vision and hearing evaluations.

Indicators That Are Especially Appropriate for Referrals:

- Functional/Activities of Daily Living impairment
- Caregiver/family stress
- Confusion/memory impairment
- Depression, loneliness
- History of frequent falls, marked weakness
- Malnutrition or eating problems, incontinence
- Repetitive emergency room visits/hospital admissions

🌱 Moving Your Elder in With You: Practical Tips and Suggestions

If you are considering having your elderly parent or relative move into your home, you are not alone. According to Business Week, 22 percent of seniors are expecting to move in with their kids and 54 percent of baby boomers are expecting their parents to move in with them.

When you consider all the lifestyle adjustments, role changes and changes in relationships that will ultimately occur by having your elder move in with you, the prospect may seem daunting. So, before you make a quick decision, it is important to look at all the issues facing everyone involved.

Emotional Issues: In order for this new arrangement to work, you and your elder must examine your relationships with each other. Even if you are blessed with loving and caring relationships, you must determine if you can live together. By honestly answering the following questions, you will be on your way to determining if you should consider the move.

- Have you had a relationship that has been open and honest?
- Have you been able to settle past differences?
- Are there any unresolved issues?

Living Arrangements: After you determine that you are emotionally ready to make the move, you must examine the living arrangements.

- Is there enough room in your home for everyone to live comfortably?
- Do any minor or major changes need to be made to accommodate any disabilities or mobility problems your parent or relative may have?
- Have you reviewed the home for safety traps and potential problems?
- Are you taking into account all privacy issues?
- What, if any, furniture will your relative bring with him or her?
- If your elder has Alzheimer's Disease or other form of dementia, will wandering be a problem? Should doors and windows always be secured?
- Can you identify "Danger Zones" that should be restricted?
- Can you identify "Safe Zones" where your elder is free to wander and explore?
- Are there areas of the home where family members can separate themselves from the stresses of caregiving?

Relationship Changes: Role changes may be one of the hardest factors to deal with.

- Are you prepared for role reversals that may occur? For example, your elder may no longer feel like the "parent."
- Are you prepared to make rules that may not always be warmly received by your elder?

Financial Caregiving: As you take on more responsibility for your elder's well-being, you may find yourself managing her financial affairs. This is a doubly challenging responsibility since it presents the additional burden of spending time writing out bills, balancing accounts and managing investments. It also may require you to delve into very private matters that parents and relatives rarely share with their children.

- Have you considered automatic payment of recurring bills?
- Do all siblings understand and participate in the financial matters?
- Have you researched low-cost or free assistance services?
- Do you regularly meet with other family members to agree on new expenditures or to keep them apprised of accounts?
- Have you discussed responsibility for out-of-pocket expenses with your siblings and your elder?

Assistance: Another important issue to resolve is whether your elder will need assistance during the day. This is especially important if the rest of your family works or goes to school outside the home.

- If assistance is required, what arrangements can be made?
- If your parent requires no daily assistance, will you be able to take off from work to take him to appointments or care for her when she is ill?

Emotional Space: The biggest complaints people have when they take on this responsibility is that they have no time: they're exhausted and they do not get enough sleep. This is especially true for those who care for parents or relatives with special needs such as those with Alzheimer's Disease or other dementia.

Family Consent/Approval

- Have you discussed issues regarding caring for your elder with other family members?
- Have you discussed the move with your siblings and other relatives of your elder?

Family Support Services/Mental Health Counseling

Ampersand (859) 253-2615
 SUPPORT LINE (859) 253-2511
 P.O. BOX 1603, LEXINGTON 40588
 DANVILLE (859) 236-4445
 FRANKFORT (502) 863-7350
 RICHMOND (859) 625-0213

www.ampersandky.org

Serves a 17 county area with a full-range of services, including a 24-hour crisis line, medical advocacy, legal advocacy, crisis counseling, long term psychotherapy, consultation, and education. All services are free.

Bluegrass Final Matters (859) 350-6444

230 LEXINGTON GREEN CIRCLE, STE. 120, LEXINGTON 40503

www.bluegrassfinalmatters.com

Ensuring Your Senior Decades & Decisions Matter. Serving independent seniors, spouses, caregivers, and children caring for aging parents by providing expert advice, vetted resources and referrals, and trusted fiduciary services. Offering senior advising for benefits enrollment, strategies for independent living, and household management. Fiduciary services include daily money management, power of attorney, and estate administration. Certified, insured, bondable.

Catholic Charities (859) 253-1993 or (859) 253-3339

1310 W. MAIN ST., LEXINGTON 40508

www.edlex.org/catholiccharities

Central Kentucky Behavioral Health (859) 219-2822

1055 WELLINGTON WAY, STE. 110, LEXINGTON 40513

The clinic at CKBH provides nationally certified psychiatric nurse practitioners and psychiatrists to address and treat personal issues in a caring and respectful manner. Both children and adults can benefit from our integrated services and our way of caring.

Charles J. Schwartz Chemical Dependency Center

(859) 246-7282

3479 BUCKHORN DR., SUITE 106, LEXINGTON 40515

Short-term residential treatment program and services for those with substance abuse disorder. Male and female participants served. Transportation available.

Eastern State Hospital

(859) 246-8000

1350 BULL LEA RD., LEXINGTON 40511

Greenhouse 17

(859) 233-0657

TOLL FREE CRISIS LINE

1-800-544-2022

P.O. BOX 55190, LEXINGTON 40555

www.greenhouse17.org

Provides individuals and their dependent children who have experienced domestic violence with a temporary housing arrangement. Outreach counseling to non-residents of the shelter. An advocate is available to those hospitalized by family violence, and to those involved in

legal action because of family violence. The crisis line is staffed 24 hours/day, 7 days/ week to provide support, appropriate referrals as well as other emergency services to those who have experienced physical or emotional abuse by a partner.

The Jewish

Federation

(859) 268-0672 or (859) 269-8244

124 N. ASHLAND AVE., LEXINGTON 40502

www.jewishlexington.org

Social services are primarily focused on the Central Kentucky Jewish Community. Assessments, case management, advocacy, eldercare assistance, information and referrals to community resources. No charge for services.

Mountain Comprehensive Care Center

MADISON CO.; 1001 GIBSON BAY DR., STE. 2,

RICHMOND 40475

(859) 575-1692 or (859) 986-6301

CLARK CO.: 123 MAIN ST.,

WINCHESTER 40391

(859) 737-2900

FAYETTE CO.: 1060 GOODWIN DR.,

LEXINGTON 40505

(859) 447-8217

POWELL CO.: 369 N. MAIN ST.,

STANTON 40380

(606) 663-3336

National Alliance for the Mentally Ill (NAMI)

LEXINGTON AFFILIATE

(859) 272-7891

WINCHESTER AFFILIATE

(859) 737-3384

DANVILLE AFFILIATE

(859) 608-1728

www.nami.org

Assists families, caregivers, and individuals whose life experience includes living with a persistent mental illness. Helps persons with mental illness acquire and use available supports and skills necessary to manage their symptoms and successfully return to the environment of their choice.

New Beginnings, Bluegrass

(859) 245-2400

1353 W. MAIN ST., LEXINGTON 40511

newbeginningsbg.org

Maintains a continuum of housing opportunities for independent, supportive and supervised housing for adults who have serious mental illnesses. Eligibility determined through an application and screening process.

New Vista

24-HOUR HELPLINE

1-800-928-8000

1351 NEWTOWN PIKE, LEXINGTON 40511

(859) 253-1686

BEHAVIORAL HEALTH CLINIC,

201 MECHANIC ST., LEXINGTON 40507

(859) 272-7483

www.newvista.org

Mental health services, substance use treatment programs, and services for those with intellectual and developmental disabilities or serious mental illness. Operates residential substance use treatment centers, as well as multiple outpatient offices across Central Kentucky. Operates a 24-hour helpline to make appointments, ask questions, or

serve those in crisis. Serves children, adults and families with therapy, medication, evidence-based treatment, peer support, therapeutic rehabilitation, educational classes, support services, and case management.

Psychiatry & Behavioral Health Care (859) 323-6021
UK MEDICAL CENTER, 245 FOUNTAIN CT., SECOND AND
THIRD FLOORS, LEXINGTON 40509
Full range of clinical services for adults. All outpatient services by appointment.

The Ridge Behavioral Health System (859) 269-2325
24/7 REFERRAL LINE 1-800-753-4673
3050 RIO DOSA DR., LEXINGTON 40509

**Gary C. Stewart, Ph. D.,
Licensed Psychologist (859) 699-6005**
436 WEST SECOND ST., LEXINGTON 40508

Stoner Creek Behavioral Health Ctr. (859) 987-3600
9 LINVILLE DR., PARIS 40361

**The Nest, the Center for Women,
Children and Families (859) 259-1974**
529 N. MARTIN LUTHER KING BLVD., LEXINGTON 40508
www.thenestlexington.org
Counseling, support and advocacy for survivors of intimate partner violence. Crisis counselor and social worker on staff. Child care. M-F, 8 A.M. – 5 P.M., Family assistance., 9 A.M. – 12 P.M., 1 - 3 P.M. Most services free.

University of Kentucky Family Center (859) 257-7755
205 SCOVELL HALL, LEXINGTON 40506
Therapy interns in the Family Sciences Master's program

Alzheimer's Disease/Dementia

Alzheimer's Disease...is a form of dementia that is a progressive, degenerative and incurable disease that attacks brain cells, resulting in impaired memory, thinking and behavior. It is not a natural consequence of aging.

Dementia...is the loss of intellectual functions (such as memory deficit or confusion) which are required for daily living. Many conditions cause or mimic dementia, including depression, tumors, drug reactions, nutritional deficiencies and degenerative physiological diseases. Geriatric assessment can help determine cause and suggest treatment that can improve or reverse behavior patterns.

Alzheimer's Association (859) 266-5283
HELPLINE 1-800-272-3900
GREATER KENTUCKY & SOUTHERN INDIANA CHAPTER
2808 PALUMBO DR., #205, LEXINGTON 40507
www.alz.org/kyin
Provides 24- hour Helpline, support groups, the Medic Alert + Safe Return® program, educational materials and programs.

work under UK faculty supervision. All supervisors are licensed marriage and family therapists. Sliding scale fee based on income.

Vet Center (859) 253-0717 or (859) 281-4900
1500 LEESTOWN RD., STE. 104, LEXINGTON 40511
Behavioral health department offers inpatient and outpatient services, including telehealth appointments. Consultation, evaluation and treatment for variety of issues impacting emotional well-being including homelessness, addiction, sexual trauma, transition and adjustment, depression, grief, anxiety and more. Caregiver support also available.

GERIATRIC CARE MANAGERS

Care managers are licensed professionals who provide oversight of services for an older adult. They assess the needs of the client and arrange for medical, social, mental health, housing and other services. Services can range from finding someone to do household chores to helping a family find appropriate nursing home placement. An individualized care plan is developed to achieve safety, comfort and well-being of the older adult. Care management fees are privately paid. Medicare or Medicaid may cover some medical and skilled nursing costs.

ParentCare KY (859) 559-8021 or (859) 967-3551
337 EAST HIGH ST., LEXINGTON 40507
www.parentcareky.com

Silver Lexington (859) 351-5890
www.silverlexington.com

Alzheimer's Disease Center (859) 323-5550
789 S. LIMESTONE, LEXINGTON 40256
www.uky.edu/coa/

In 1985, we became the only NIH funded ADC in Kentucky. We are researching the effects of Alzheimer's and other dementias. We carefully study changes across the spectrum of memory and thinking difficulties (normal/ preclinical Alzheimer's disease/ mild cognitive impairment/dementia) and provide up-to-date information on healthy brain aging through outreach and education.

Baptist Health Neurology (859) 277-6143
1760 NICHOLASVILLE RD., STE. 301, LEXINGTON 40503

**Christian Care Communities
Best Friends Center (859) 258-2226**
5220 GREY OAK LN., NICHOLASVILLE 40356
www.BestFriendsAdultDay.org
Adult day program for adults with dementia. Uses the "Best Friends" approach to care. Approved for Medicaid Waiver. M-F, 8 A.M., 4 P.M.

Dementia Checklist

The following are behaviors often observed in people with varying degrees of dementia. Please check the column which indicates how often your relative displays each one.

SYMPTOMS	Never Occurred	Sometimes (1-2x week)	Frequently (3-6x week)	Daily
1. Wandering				
2. Getting Lost				
3. Asking the same questions over and over again				
4. Being suspicious or accusative				
5. Losing or misplacing things				
6. Not recognizing familiar people				
7. Forgetting what day it is				
8. Hiding things (money, jewelry, etc.)				
9. Starting but not finishing things				
10. Destroying property				
11. Doing things that embarrass you				
12. Being constantly restless				
13. Being constantly lethargic				
14. Being constantly talkative				
15. Talking little or not at all				
16. Waking you up at night				
17. Engaging in behavior that is potentially dangerous to others or self				
18. Reliving situations from the past				
19. Fearful of water - of strangers - of sounds				
20. Seeing or hearing things that are not there (hallucinations or illusions)				

Other behaviors not listed _____

SUPPORT SERVICES

**Department of Aging
and Independent Living** (502) 564-6930
CABINET FOR HEALTH AND FAMILY SERVICES
275 E. MAIN ST., FLOOR 3EE, FRANKFORT 40621
chfs.ky.gov/agencies/dail/pages/default.aspx
Administers the Ky Alzheimer's Respite Program,
dementia services and the National Family Caregiver
Support Program.

Sanders Brown Center on Aging (859) 323-5550
2199 N. HARRODSBURG RD., LEXINGTON 40504
www.uky.edu/coa

Improving the health of older adults in Kentucky through research opportunities to understand the aging process and age-related brain diseases. Bringing educational programs, volunteer research opportunities, and outreach throughout the Commonwealth.

Adult Day Services & Respite Care

ADULT DAY SERVICES/RESPITE

Adult Day Services/ Social Model

Attendance can often provide a bridge for persons wishing to remain at home, but needing supervised activities, socialization and meals.

Adult Day Care/Health Model/Day Treatment

Attendance is appropriate for an older adult also needing assistance with medications, physical therapy and some personal care. Transportation is usually an additional charge.

Respite is designed to ease the burden on families who provide care for one needing extensive physical, mental and medical help. It results in reduced institutionalization of a patient and reduced stress for the family. Some assisted living and nursing homes, adult day care centers and senior centers offer short-term care outside the home. Most home health care agencies provide qualified nursing care and companionship inside the home.

Adult day programs provide adults who cannot function independently an opportunity for supervision, social interaction, and meaningful activity. Adult day programs are defined as social or medical models of care; medical models offer supervised medical care in addition to social activities and meals. Hours are generally Monday – Friday, 7:30-5:30, with some programming available on Saturday.

Some questions to keep in mind when searching for the day center that meets your needs include the following:

- Is there a sliding fee scale? Are there additional fees not covered in the regular program costs?
- Is there after-hours respite care? What is the cost?
- Is there transportation available to and from the site? Is there an extra charge?
- How many volunteers are there?
- What is the quality of meals and snacks?

- Is there individualized programming and one-on-one activities? Do the activities accommodate personal preferences? Are they adult in nature?
- When appropriate, are participants encouraged to go to the bathroom? What is the toileting schedule?
- What are the programs' emergency procedures?
- What is the mission statement and philosophy? How is the mission statement carried out in daily programming?
- Are there group activities and outings? Are the activities age appropriate?

■ BLUEGRASS AREA DAY CARE CENTERS

A Gathering Place Adult Day Health Care

(859) 236-2070

569 JEAN DR., DANVILLE 40422

Active Day

99 C. MICHAEL DAVENPORT DR.,
FRANKFORT 40601

(502) 875-7555

191 WEST LOWERY LN., LEXINGTON 40503

(859) 278-2053

Aging With Grace

743 ALLENDALE DR., LEXINGTON 40503
www.Agingwithgraceinfo.org

(859) 539-2147

Best Friends Adult Day Program

(859) 258-2226

5220 GREY OAK LN., NICHOLASVILLE 40356
www.BestFriendsAdultDay.org

Cardinal Hill Rehabilitation Hospital

(859) 254-5701

2050 VERSAILLES RD., LEXINGTON 40504

Harrison Co. Adult Day

Health Care (859) 234-8110 or (859) 234-5801

216 OLD LAIR ROAD, CYNTHIANA 41031

Horizon Adult Health Care

178 BROADWAY STREET, IRVINE 40336
2433 REGENCY RD., LEXINGTON 40503

(606) 726-0197

(859) 800-7372

Joseph Allen Adult Day Health

(859) 987-0065

2000 MAIN ST., PARIS 40361

Just Family Adult Day Health Care (606) 365-3773
619 DANVILLE AVE., STANFORD 40484

Powell Adult Day (606) 663-0794
176 TWELFTH ST., CLAY CITY 40312

Tell them you saw it in...*Pathways!*

Caregiver Support and Resources

CAREGIVER RESOURCES

Bluegrass Area Agency on Aging & Independent Living ☼ **1-866-665-7921**

699 PERIMETER DR., LEXINGTON 40517
www.bgaaail.org

The Area Agency on Aging & Independent Living is a central point for information about senior centers, adult day care, the National Family Caregiver Support Program, the Kentucky Family Caregiver Program, Homecare, the Consumer Directed Option/Home and Community Based Waiver, and other services in the 17 counties that comprise the Bluegrass Area Development District.

Memory Care Concierge (859) 806-7973

www.MemoryCareConcierge.com

Local dementia care specialist. Devoted to supporting those living with dementia and their caregivers. Family consultations, in-home family caregiver training, transitional support during moves, professional caregiver training, family caregiver coaching and more! See our ad on Page 87.

10 Ways to Encourage Caregiving

1. Call the caregiver on a regular basis to find out how he or she is doing.
2. Volunteer to stay with the care recipient one evening or afternoon a week or month-whatever you can offer.
3. Send a note or card expressing your love and concern for the family caregiver and care recipient.
4. Encourage the family caregiver to keep up their interests and hobbies.
5. Run errands for the caregiver to lessen his/her load.
6. Call the caregiver once in awhile and say "Don't worry about dinner; I'll be bringing it over at..."
7. Be a library runner for books and videos the caregiver would enjoy.
8. Offer to do on-line research and make phone calls to find information about available community services the caregiver and care recipient may be eligible for.
9. Stop by for a visit!
10. Share a hug; listen with an open heart, be a shoulder to lean on.

Department of Aging and Independent Living

(502) 564-6930

275 E. Main St., 3E-E, Frankfort 40621

chfs.ky.gov/agencies/dail/pages/default.aspx

Administers the National Family Caregiver Support Program, Kentucky Family Caregiver Program, and other statewide programs. Call for information on programs in other states.

National Family Caregiver Support Program

1-866-665-7921

The National Family Caregiver Support Program provides family caregivers with information and services to improve their quality of life, as well as the life of the care recipient. This program assists adults who care for a family member age 60+, or 55+ if the individual has been diagnosed with Alzheimer's Disease- related dementia. It also serves grandparents and relative caregivers age 55+ who are the primary caregivers for children age 18 and younger. Services include:

- Information about local services and assistance in obtaining needed services.
- Caregiver education and information about support groups and counseling
- Respite care to provide temporary relief from the responsibilities of full-time caregiving.
- Other services to supplement the care being provided, determined on a case-by-case basis.

GRANDPARENTS/RELATIVES RAISING GRANDCHILDREN

Bluegrass Area Agency on Aging & Independent Living ☼

1-866-665-7921

699 PERIMETER DRIVE, LEXINGTON 40517
www.bgaaail.org

National Family Caregiver Support Program
See description on previous page.

AARP GrandCare Support Center 1-877-222-5885

601 E STREET, NW, WASHINGTON, DC 20049
www.giclocalsupport.org

KY Family Caregiver Support Program - Department for Aging and Independent Living (502) 564-6930

275 E. MAIN ST., 3E, FRANKFORT 40621

Part D – Prescription Drug Coverage

All people with Medicare are able to enroll in plans that cover prescription drugs. Plans vary based on income, but in general, this is how they work:

- Keep in mind that all plans have a different cost structure, and late enrollees may incur a 1% penalty for each month of delay.
- Annual Deductible - You pay 100% of drug costs until your deductible is met (\$0 - \$545 in 2024).
- Basic monthly premiums average \$108.80 in 2024.
- Initial Coverage - Coverage and cost sharing begins until you meet the Initial Coverage limit (\$5,030 in 2024 - this is what you and your plan pay combined).
- Coverage Gap - When your total drug costs exceed \$4,660, your cost-sharing is 25% of covered brand name drugs and 25% of covered generics. Previously, the coverage gap or, “donut hole” was so called because you had to pay 100% of your drug costs.
- Catastrophic Coverage - Catastrophic coverage begins when you reach the out-of-pocket threshold (\$8,000 in 2024). Beneficiaries will then pay a small amount (about 5%) for covered brands. Your plan will pick up the remainder during this phase.
- Those with limited incomes/resources may qualify for extra help (Limited Income Subsidy - LIS) through the Social Security Administration.
- Keep in mind that all plans have a different cost structure, and late enrollees may incur a 1% penalty for each month of delay.

Additional help is available for people of low income through the Social Security Extra Help program. Contact the Bluegrass SHIP Program at **1-866-516-3051** to see if you qualify.

Questions about Medicare?

For the latest information about Medicare, visit www.medicare.gov or call:

1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

To get a copy of this information in Spanish, call 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048.

Social Security, Medicare, Medicaid & Medical Insurance

Handy forms and guides in this section:

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Your Medicare Beneficiary

Identifier (sometimes call Medicare ID Number) is a randomly assigned set of numbers and letters. If you have a Medicare card that includes your Social Security Number, you should request a new Medicare card by calling the Social Security Administration.

Your Medicare card will indicate if you are enrolled into the Medicare Part A-Hospital Insurance and/or Part B-Medical Insurance benefits. The effective date of each benefit is also recorded on this card.

Social Security and Health Care Insurance

SOCIAL SECURITY

MAIN NUMBER **1-800-772-1213**
LEXINGTON OFFICE **1-866-530-7754, TTY (859) 294-5753**
2241 BUENA VISTA RD., STE. 110, LEXINGTON 40505
DANVILLE OFFICE **1-877-512-3850, TTY (859) 238-7668**
103 BELINDA RD., DANVILLE 40422
FRANKFORT OFFICE **1-866-964-1724, TTY (502) 226-4519**
140 FLYNN AVE., FRANKFORT 40604
RICHMOND OFFICE **1-866-838-8945, TTY (859) 624-3870**
1060 GIBSON BAY DR., RICHMOND 40475
M-F, 9 A.M.-4 P.M.
www.ssa.gov

To apply: You should apply three months before you want benefits to begin. You can file over the Internet, over the telephone or at an office. Call to schedule an appointment; walk-ins are welcome. You must present an original or certified birth certificate, W-2 form or end-of-year pay stub (if available), proof of military service, marriage certificate or divorce decree, bank routing number and account number for direct deposit. All documents will be returned.

Social Security is the nation's largest financial assistance program for the elderly. The program funds the following benefits: Disability Benefits, Medicare, Retirement Benefits and Survivors Insurance.

Medicare is a federal health insurance program for people age 65+ as well as certain disabled individuals. There are two parts to Medicare. Part A is hospital insurance, which helps pay for in-patient care in a hospital or skilled nursing facility, home health care and hospice care. Part B is medical insurance, the arm of Medicare which helps pay for doctors, outpatient hospital care and other medical services. Part D is the Medicare Prescription Drug Program. Most people do not have to pay for Medicare Part A. Part B is optional with a 2024 premium of \$174.70. Incomes over \$103,000 (single) or \$206,000 (married) may pay a higher Part B premium. You must file for Part B unless you are entitled to as Social Security benefit already. If you do not want Part B and already receive SS benefits, you must decline it. The premiums are automatically deducted from your monthly check. If you are not covered under an employer health insurance plan at age 65, you should enroll in Part B during a 7-month enrollment period. If you delay enrolling and are not covered by an employer health insurance plan, you will pay a 10 percent penalty on your premium for every year you delayed enrolling in Part B.

Survivors Benefits are payable to qualified widow(er)s and dependent children of a worker who died and is insured for Social Security benefits. Survivors benefits are intended to replace, in part, income that is lost due to the worker's death. Widow(er)s may receive

survivors benefits as early as age 60, or age 50 if they are disabled and unable to do substantial work. Under certain conditions, divorced widow(er)s may be entitled to benefits on a divorced spouse's record if they were married at last 10 years. Social Security may pay a lump sum death benefit to a surviving spouse or dependent child(ren) of a deceased worker.

Disability Benefits are payable to workers who are unable to do substantial work because of a physical and/or mental condition that is expected to last at least a year or lead to the worker's death. A worker must be insured for disability benefits; for most workers, that means they have worked 5 of the last 10 years. Family members may also qualify for benefits on the disabled worker's record. The average disability benefit in 2024 is \$1,537/ month.

Retirement Benefits are payable to workers who are at least 62 and have earned the 40 credits needed to be insured for benefits. The retired worker's spouse, minor children and disabled children who became disabled before age 22 may also be eligible for benefits on the worker's record. A worker may earn up to 4 credits a year, so he or she needs at least 10 years of part-time work to be insured for retirement benefits. Work credits have nothing to do with the monthly benefit amount. Benefits are calculated based on the worker's 35 years of highest earnings indexed for inflation. If you choose to retire before full retirement age (65-67, depending on the year you were born), you will receive permanently reduced monthly benefits. The closer you are to full retirement age, the higher your benefit will be. Workers who postpone collecting benefits past full retirement age may earn delayed retirement credits up until age 70 and boost their monthly benefit amount. The average Social Security retirement benefit as of in 2024 is \$1,907/month (the amount changes monthly).

SOC. SEC./MEDICARE & MEDICAID RESOURCES

Bluegrass SHIP Program (State Health Insurance Assistance Program) **1-866-516-3051**
300 EAST MAIN ST., STE. 110, LEXINGTON 40507
www.lablav.org/ship-program

SHIP is the only program in Kentucky that provides free, unbiased information about the programs that affect your life. Funded through the Older Americans Act, services are given to individuals age 60+ and to any person on Medicare. Highly trained SHIP counselors provide counseling and education on government benefits including Medicare, Medicare Part D, Medicaid, Social Security, Veterans Benefits and many other state and federal programs. The SHIP Program evaluates and assists clients with applying for money saving programs that will help with Medicare premiums, lowering medications costs, offsetting outstanding medical bills and lowering

food costs. SHIP also assists with combating Medicare fraud, waste and abuse by teaching clients how to protect themselves and their medical identity. The SHIP Program is located within Legal Aid of the Bluegrass, a non-profit office that provides free legal assistance to individuals age 60+. SHIP provides a holistic approach and can link clients with attorneys if one is needed.

Dept. for Community Based Services 1-855-306-8959

2050 CREATIVE DRIVE, SUITE 160, LEXINGTON 40505
For Fayette County residents.

General Information About Medicare

Benefits 1-800-633-4227 (1-800-MEDICARE)

TTY/TDD: 1-887-486-2048

www.medicare.gov

Information is available 24 hours a day, including weekends. Call for questions concerning Medicare health plans, ordering Medicare booklets, information on Medigap and prescription drug assistance programs.

Kentuckians for Single Payer

Health Care (502) 636 1551

P. O. BOX 17595, LOUISVILLE 40217-7595

<http://www.kyhealthcare.org>

“Patients Not Profits: Saving Medicare from Privatization and Securing Improved Medicare for All,” is a free educational presentation for seniors and others from Kentuckians for Single Payer Health Care. Contact Kay Tillow at the number above, or email nursenpo@aol.com.

Kentucky Medicaid/KyHealth Choices 1-800-635-2570

275 E. MAIN ST., FRANKFORT 40601

<http://chfs.ky.gov/dms>

Kentucky Health Solutions

(859) 312-9646

OFFICE

(859) 309-5033

2365 HARRODSBURG RD., STE. B235, LEXINGTON 40504

KyHealthSolutions.com

Email: Pete.Alberti@kyhealthsolutions.com

We provide the guidance needed to understand Medicare and your Medicare Options such as Medicare Supplements, Part D Prescription Drug plans, and Medicare Advantage plans. We provide our clients with the most up-to-date information so they can make a well-informed decision on their insurance needs. As an Independent Insurance Agency, we represent over 30 different insurance companies. Our insurance carriers are all top rated insurance companies that can provide you with excellent insurance products at reasonable rates. For additional information or to speak with an insurance specialist, please call us at 859-312-9646 or email us at Contact@KyHealthSolutions.com.

Medicare Rights

Center (212) 869-3850 or 1-800-333-4114

520 EIGHTH AVE., NORTH WING, 3RD FL., NEW YORK, NY 10018

www.medicareinteractive.org

National, non-for-profit, non-governmental organization

that helps ensure older adults and individuals with disabilities get quality, affordable health care. Telephone hotline services, educational classes, and consumer rights information available.

Senior Benefits Alliance

1-866-990-8581

4115 B DIXIE HWY., LOUISVILLE, 40216

MEDICAID MANAGED CARE ORGANIZATIONS

RetireMed

1-866-875-4424

www.RetireMed.com/oa

Our local advisors simplify Medicare and coverage before Medicare by getting to know you, evaluating plan options, and helping you or a family member enroll in the right plan for your unique needs and budget.

KY Medicaid Managed Care Hotline

1-855-446-1245

<http://medicaidmc.ky.gov>

Aetna Better Health

1-855-300-5528

www.aetnabetterhealth.com/kentucky

Anthem BlueCross BlueShield

1-855-690-7784

Humana CareSource

1-800-444-9137

www.caresource.com/members/kentucky

Passport Health Plan

1-844-778-2700

<http://passporthealthplan.com>

WellCare of Kentucky

1-877-389-9457

<https://kentucky.wellcare.com>

KYNECT HEALTHCARE CONNECTION

Kynect – Kentucky’s Healthcare Connection

Kynect is Kentucky’s health insurance program marketplace. Those seeking to enroll into health insurance must use currently healthcare.gov in order to compare and enroll into the health insurance plan of their choice. Open enrollment begins November 1 and ends on December 15. Some may qualify for insurance throughout the year based on special circumstances. Individuals can be assessed for payment assistance, special discounts or tax credits to help cover the cost of coverage. Beginning in 2022, those needing insurance will no longer use healthcare.gov to enroll into insurance. More information can be found at kynect.ky.gov.

SUPPLEMENTAL (SSI) INCOME

SSI is a federal program which makes monthly payments to disabled or aged (age 65+) individuals who have limited income and resources. To be eligible a person cannot have over \$2000 in assets and a couple over \$3000, excluding the home and, in most instances, one car. A Social Security representative must help determine eligibility. The SSI maximum monthly check amounts are \$943 (single) and \$1,415 (couple) in 2024. Benefit amounts may be adjusted each year.

MEDICAL INSURANCE

MEDICARE

www.cms.hhs.gov (for general information)

www.medicare.gov (for people with Medicare)

To Apply: If you already receive Social Security benefits and are nearing age 65, you will be automatically enrolled effective the month you are 65. Your Medicare card will be mailed to you prior to your 65th birthday. If you do not want Medicare Part B, which is optional, follow the instructions that come with the card.

If you are nearing age 65 and not yet getting Social Security or Medicare, you can apply for both at the same time. To make sure that your Medicare Part B coverage start date is not delayed, you should apply three months before the month you turn 65. This is the beginning of your 7 month Initial Enrollment Period. To apply, you can call or visit your local Social Security office, call Social Security at 1-800-772-1213 or apply over the Internet at www.socialsecurity.gov if you meet certain rules.

If you do not receive Social Security benefits and you only want to apply for Medicare because you are nearing 65, you can apply by visiting your local Social Security office, or by calling Social Security at 1-800-772-1213. You should apply 3 months before the month you turn 65. This is the beginning of your 7 month Initial Enrollment Period.

Part A: Hospital Insurance

Covers the first 60 days of semi-private hospital care and up to 20 days of post-hospital skilled rehabilitative care in a hospital or skilled nursing facility (nursing home). Coverage of skilled nursing home care requires three consecutive midnights of admitted hospital care. There is a difference between being in the hospital and being admitted. Benefit period begins with day one of hospitalization and ends after you have been out of a hospital or used skilled nursing care for 60 consecutive days.

Part B: Medical Insurance

Pays monthly doctor bills, outpatient care, home health care, ambulance, lab and therapies for eligible Social Security recipients who pay the monthly premium. This fee is deducted from a Social Security check. The Part B premium is based on income.

Part B: Approved Amount

Medicare, not you or your doctor, makes the decision of an approved amount for each specific medical service. The doctor must be certified by Medicare. Medicare will only pay 80% of the approved amount which may be less than the fee you're charged. You must pay the rest.

Part C: Medicare Advantage

Part C replaced Original Medicare (Parts A & B). Through Part C, you are insured through a private company that contracts with Medicare. You will obtain all services from providers that accept your Advantage plan. If you go outside of the network, you may have no coverage or may be required to pay more for services.



Are you Medicare ready?

Learn more about your Medicare plan options. Representing multiple insurance companies, we can help you find the right Medicare Health Plan.

CALL (859) 309-5033 FOR A FREE CONSULTATION.



2365 Harrodsburg Rd., Ste. B235 • Lexington, KY 40504
KentuckyHealthSolutions.com

*Calling the number provided will connect you with a licensed agent.
 Not connected with or endorsed by any government or Federal Medicare Program.*

INCOME LIMITATIONS ON SS BENEFITS

Social Security is now basing full retirement age based on birthdate. (Not automatically at age 65.)

Birth year	Full Retirement Date
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

Full retirement age is 67 if born after 1959.

Limitations are imposed on wages, self-employment income and some pension income. A person earning more than the wage limitation receives reduced SSI.

BELOW FULL RETIREMENT AGE ANNUAL INCOME LIMIT: \$18,960

For every \$2 earned above the limit, \$1 will be withheld from Social Security payment.

IN THE YEAR YOU TURN FULL RETIREMENT AGE: LIMIT IS \$50,520

\$1 in benefits are deducted for every \$3 you earn over \$50,520 before the month you reach full retirement.

Beginning with full retirement birth month, earnings no longer limit benefits.

FULL RETIREMENT AGE ANNUAL INCOME LIMIT: NONE (WAGES ONLY)

Part D: Prescription Drug Plan

See Page 57 for an overview of the plan.

Plan Considerations:

- All plans have a different cost structure!
- Late enrollees may incur a 1% penalty for each month of delay
- Those with limited incomes/resources may qualify

Assignment

Medical providers who accept Medicare payments are required to accept the Medicare approved amount for service or supplies. They may not charge you more than the deductible and 20% coinsurance. Example: You go to a doctor who accepts Medicare and you have already paid your deductible. The Medicare approved amount for the service you receive is \$200. Medicare would pay 80%, or \$160. You are responsible for no more than the remaining 20%, or \$40.

If your doctor did not accept Medicare, and the charge for the service was \$225, you could be required to pay the full amount immediately. Medicare would send you a check for \$160 after the doctor filed the claim. You would be required to pay \$65 more in this example.

Beneficiaries are now covered for:

- Annual mammogram, no charge. Part B deductible waived.
- Annual colorectal screening.
- Annual prostate screening.
- Bone mass measurement (to rule out osteoporosis).
- Diabetes screening, monitoring, self-management education.
- Flu & pneumonia shots (no co-payment required).
- Screening pelvic exams (every 3 years); pelvic exams and pap smears for high-risk women will be covered annually.

Note: For most preventative services the Part B deductible and co-insurance will likely be waived.

Medicare Automated Phone System

24 HOURS **1-800-MEDICARE (633-4227)**
CLAIMS HELP/CUSTOMER SERVICE: M – F 8:30 A.M. – 4:00 P.M.
Nationwide Part B Medicare carrier has a speech automated phone system.

PATIENT'S RIGHTS UNDER MEDICARE

- To receive all hospital care necessary to your diagnosis and treatment
- To be fully informed about decisions affecting your Medicare coverage
- To appeal any written notice that Medicare will no longer pay for your care

If you think you are being asked to leave the hospital too soon, ask the hospital for a written notice of explanation immediately. Medicare HMO members have the same appeal rights. If you want to appeal, call your local Social Security office.

HELP FOR LOW INCOME BENEFICIARIES

People on Medicare with low income could receive help with paying the Medicare Part B premium and could also qualify for help with paying Medicare deductibles, co-insurance and co-payments. The Bluegrass SHIP Program will assist you with applying for this assistance. SHIP- 1-866-516-3051

QMB - Qualified Medicare Beneficiary Program pays for the Medicare Part B premium, all deductibles as well as all co-insurance and co-payments

SLMB - Specified Low Income Medicare Beneficiary Program pays for the Medicare Part B Premium only.

QI-1 - Qualifying Medicare Beneficiary Program pays for the Medicare Part B premium only.

	Single	Married
QMB		
Monthly Income	\$1,275	\$1,724
SLMB		
Monthly Income	\$1,526	\$2,064
QI-1		
Monthly Income	\$1,715	\$2,320
Total Assets for each program:	\$9,430	\$14,130

(Continued on Page 62)

BLUEGRASS PACE care
A Service of Bluegrass Care Navigators

You can stay in your own home and still get the care you need.

855.492.0812 | bgcarenav.org/PACE
TTY: 1.859.687.9410
Currently available in Fayette, Jessamine, Franklin, Woodford, and Anderson counties.

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MEDICAL INSURANCE

■ PACE Providers

Bluegrass Care Navigators PACE Care – “Program for All-inclusive Care of the Elderly” ☎ 855-492-0812

2409 MEMBERS WAY, LEXINGTON 40504

www.bgcarenav.org/PACE

Bluegrass PACE Care is a Medicare and Medicaid program that provides comprehensive health care services and helps a person live safely in their own home. Serving adults 55+ residing in Anderson, Fayette, Franklin, Jessamine, and Woodford Counties.

Horizon PACE Richmond

1-877-676-8583

TTY

(859) 353-8287

5008 ATWOOD DR., SUITE 1, RICHMOND 40475

Serves Estill, Jackson, Madison and Rockcastle counties.

SENIOR MEDICARE PATROL (SMP)

The Senior Medicare Patrol (SMP) is a group of trained volunteers who help Medicare beneficiaries prevent and report healthcare fraud. SMP volunteers teach Medicare beneficiaries how to protect personal information, find errors on healthcare statements, recognize scams (like illegal marketing and billing for services that were not provided) and report fraud and mistakes.

Protect Yourself from Medicare Fraud, Errors, and Abuse

Protecting your personal information is the best line of defense in the fight against healthcare fraud and abuse. Here's how you can take an active role in protecting your healthcare benefits:

- Treat your Medicare card like a credit card. Never give the number to a stranger.
- Save Medicare Summary Notices and Part D Explanation of Benefits and then shred them after one year.
- Medicare never calls or visits to sell you something.
- Don't carry your Medicare card unless you will need it. Only take it to doctor or hospital appointments, or trips to the pharmacy.
- Record doctor visits, tests and procedures in your personal health care journal or calendar.

Detect Medicare Fraud, Errors, and Abuse

You should receive a Medicare Summary Notice (MSN) in the mail every three months. It is not a bill— it is a list of claims billed to your Medicare account. The MSN explains charges that will be paid by Medicare, by you, or by other insurance (like Medigap or employer insurance).

- Always read your Medicare Summary Notice (MSN)
- Check your MSN for these things:
 1. Is your information correct? Check the Medicare Number, name and address.
 2. Providers with Claims This Period: Make sure you recognize the providers listed here.
 3. Assigned Claims: Check each item listed. Compare these records to your Personal Healthcare Journal. If you see items or services that you didn't get call the healthcare provider to ask about it.

4. Amount Charged: Amount the provider billed Medicare.
 5. Medicare Paid Provider: Amount Medicare paid to the provider.
 6. You May Be Billed: The total amount the provider may bill you.
- Compare your MSN to your records and look for these three things:
 1. Charges for services or items you didn't receive
 2. Billing for the same thing twice
 3. Services not ordered by your doctor

Report Suspected Fraud or Ask Questions

If you suspect errors, fraud or abuse, report it immediately! You can protect other people from becoming victims too.

When to Call SMP: 1-877-603-6558 or 502-574-6960

1. You called Medicare, your healthcare or insurance providers and they didn't answer your questions.
2. You suspect or know that someone else is using your Medicare or Social Security number.
3. You need help with identity theft or scam questions.

BENEFITS THROUGH MEDICARE ADVANTAGE

The Centers for Medicare & Medicaid Services allow Medicare beneficiaries to decide how they want to receive their Medicare benefits. Some choose to enroll into Medicare Part C (also known as Medicare Advantage). In order to offer Medicare Advantage, Medicare contracts with private companies that agree to insure people on Medicare. Medicare Advantage plans mainly consist of HMOs and PPOs. If you enroll into a Medicare Advantage plan, you may pay an additional monthly premium, as well as, continuing to pay your Medicare Part B premium. Medicare Advantage must offer the same coverage that is obtained through Medicare Parts A and B. However, most Medicare Advantage plans offer additional benefits such as dental and vision coverage. If you enroll into a Medicare Advantage HMO or PPO, you must visit network providers in order to get the most out of this coverage. If you visit out-of-network providers, you may find that you are responsible for the entire expense or a larger portion of the expense. Medicare Advantage plans will cover emergency costs if you must obtain care outside of your network. You can join Medicare Advantage plans during specific times. You can call the Bluegrass SHIP Program for more information.

MEDICAID WAIVERS

If you are elderly, blind or disabled, Medicaid waiver programs can provide Medicaid coverage for many services that help you stay in your home. Different waivers serve different populations, including the elderly; people with physical, intellectual or developmental disabilities; those with acquired brain injuries; and individuals on ventilators. To qualify:

1. You must get a written certification by a physician that if Medicaid waiver services are not available, nursing facility services would be ordered and you would be admitted to a nursing facility in the immediate future;
2. You must meet the nursing facility level of care defined by Section 4 of 907 KAR 1:022 or meet requirements for residence in an intermediate care facility for people with mental retardation (ICF/MR);
3. You must meet the income and resource limitations required by the program.

For more information, visit chfs.ky.gov/dms/mws.htm or contact the Division of Community Alternatives, Kentucky Cabinet for Health and Family Services, at (502) 564-5560, or the Bluegrass Aging & Disability Resource Center, at 1-866-665-7921.

MEDICAL CLAIMS ASSISTANCE

Hospitals will process claim forms for you through their senior membership programs if you have bills connected with their hospital or physicians. Many home health care

agencies also process claim forms for services they provide. Call your local senior center for personal counseling.

Bluegrass State Health Insurance Assistance Program (SHIP) 1-866-516-3051

LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., STE. 110, LEXINGTON 40507

Counseling program for adults age 60+. Determines if they qualify for private or government benefits. Helps with health insurance forms and claims.

MEDICAID SPEND-DOWN

Medicaid Spend Down offers help to those persons on Medicare but have income too high to receive Medicaid but have incurred medical expenses that are higher than their total income. The SHIP Program and/or the Department for Community Based Services office can assist you with applying for this benefit. You must apply within 90 days of incurring the medical expense and you do not need to receive your medical bills before you apply.

Medigap Insurance

If you do not have insurance from a former employer that fills gaps in Medicare, there are several insurance companies that sell supplemental coverage to fill these gaps. They sell policies called **Medigaps that help cover Medicare deductibles, coinsurance and some additional benefits.** There are 8 different standardized Medigap plans, as A, B, D, G, K, L, M, and N. For people enrolled into Medicare prior to January 1, 2020, Plans C and F are available for purchase. (except in Mass., Minn. and Wisc.). **Not all plans are available in all areas.**

Each Medigap plan pays for a particular set of benefits. Plan A offers the fewest benefits and is usually the least expensive. Plans that offer more benefits are generally more expensive.

All Medigap plans (A–N) must include the following basic benefits:

- Hospital coinsurance coverage.
- 365 additional days of full hospital coverage.
- Full or partial coverage for the 20% coinsurance for doctor charges and other Part B services (K and L only cover this after you have paid the out-of-pocket limit).
- Full or partial coverage of the first 3 pints of blood you need each year.

Depending on which Medigap plan you choose, you can get coverage for **additional expenses Medicare doesn't cover**, including:

- Hospital deductible (plans B to N).
- Skilled nursing facility coinsurance (plans D to N).
- Part B deductible (plans C, F, and J which are no longer sold to most Medicare beneficiaries).
- Excess doctor charges (plans F, G, I and J).

- Emergency care outside the U.S. (plans C to J).
- At-home recovery (plans D, G, I and J).
- Preventative care Medicare doesn't cover (plans E and J)

Kentucky Health Solutions (859) 312-9646 (859) 309-5033

OFFICE

2365 HARRODSBURG RD., STE. B235, LEXINGTON 40504

KyHealthSolutions.com

Email: Pete.Alberti@kyhealthsolutions.com

We provide the guidance needed to understand Medicare and your Medicare Options such as Medicare Supplements, Part D Prescription Drug plans, and Medicare Advantage plans. We provide our clients with the most up-to-date information so they can make a well-informed decision on their insurance needs. As an Independent Insurance Agency, we represent over 30 different insurance companies. Our insurance carriers are all top rated insurance companies that can provide you with excellent insurance products at reasonable rates. For additional information or to speak with an insurance specialist, please call us at 859-312-9646 or email us at Contact@KyHealthSolutions.com.

MEDIGAP INSURANCE CONSIDERATIONS

- Can the company cancel or refuse to renew the policy?
- What are the policy exclusion limits for covered services?
- If the annual premium is low, does the cost raise with age?
- Will I have to wait before benefits will be paid?
- Will I have to wait before existing health problems are covered?

Long Term Care Insurance

Most people begin paying for nursing home care from savings and assets, which can be quickly spent. Once a person has become basically impoverished, (see *Medicaid Eligibility* requirements) the Medicaid federal/state government-funded insurance program pays for care. Anyone with assets exceeding \$150,000 to protect, in addition to a house, should research long term care insurance.

COMPANY CHECKLIST

- How long has the company been in the long term care business? A good company should have been in business at least a couple of years. Don't be taken in by low premiums to attract customers.
- Watch out for quick 2–3 day turnarounds for policy approval. Expect a 4 week turnaround for approval.
- Research the company's financial strength. A.M. Best is an industry-respected independent rating firm.
A+ Superior or A Excellent is okay. Stay away from any rating below A. If you can't get Best's report at the library, ask your agent.
- Make sure the company performs medical underwriting at the time of application rather than at claim time.
- How has the company treated current policyholders when they update? Have enhancements been written on a guaranteed basis, for additional cost or has medical requalification been required?
- What is the company's claim paying record? Know the percentage of claims paid by the company. If new, excessive claims may raise rates in future years.

POLICY CHECKLIST

- Is the policy tax qualified? If a policy is, the benefit is generally not considered as income to the owner. You may get a tax break and better protection.
- Make sure the policy has a guaranteed renewable clause so you cannot be canceled or singled out for rate increases.
- Be sure to understand whether you are buying a reimbursement or an indemnification policy. Reimbursement policies will pay covered claims received by the insurer. Indemnification policies pay a stated amount each month regardless of claims received, but they are usually more expensive.

- Check to assure that the waiver of premium applies to both nursing home and home health care. This continues to cover you at no further cost while collecting benefits.
- Check for inflation protection—this rider offers either simple increase or one that is compounded, usually three to six percent of the daily benefit annually. This type of inflation rider has level premiums which is important because costs increase with age. Make sure you know if the rider renews automatically each year or if you have to request renewal yourself.
- Look for policies that cover home health care fully. Most long term nursing care is provided inside the home.
- What are the Activities of Daily Living (ADLs) that the company uses? How are they defined and how many must be lost to trigger benefits?
- A good policy does not require you to be hospitalized before benefits are payable. The need for nursing home care and/or home health care may differ from the reason for hospitalization.
- All levels of nursing care should be covered: skilled, intermediate and custodial. How are they defined?
- Policy should specify Alzheimer's Disease and frailty and cover organic, mental and nervous disorders that cause cognitive impairment which may prevent you from dressing, bathing and toileting without help.
- What is the length of the benefit period? Does the policy allow you to use your nursing home benefits in the home when home health care benefits are exhausted and vice versa?
- What is the deductible or waiting period? This can range from 0 to 365 days. It should be one that fits your budget since most people begin paying for nursing home care from savings and assets.

TERMS

Activities of Daily Living

Activities necessary to maintain independent living. May include dressing, toileting, continence, transferring, feeding, bathing and grooming.

Adult Day Care/Adult Day Services

See page 55.

(Continued on Page 66)

Quick Summary of 2024 Medicare Benefits

PART A Helps pay for medically necessary inpatient care in a hospital or skilled nursing facility

Service	Benefit Period	What You Pay	What Medicare Pays of Approved Amounts	Those Eligible	What's Not Covered
Hospital In-hospital semiprivate room, meals.	Hospital Days: 1-60 61-90 91-150 151+	Hospital Days: \$1,632 deductible \$408 per day \$816 per day You pay in full	Balance Balance Balance \$0	People age 65 or older. Some people under age 65 with disabilities. People with end-stage renal disease.	Private rooms (unless medically necessary) Private duty nursing Part B Medicare services Personal convenience items (TV, telephone) First three pints of blood
Skilled nursing facility as an inpatient	Nursing days 1-20 21-100 100+	Nursing days \$1,632 deductible \$185.50 per day You pay in full	Benefit period begins on the first day of admission for the same condition. An admission on day 61 or later requires a new \$1,632 deductible.		
Post-hospital skilled rehabilitative care in a skilled nursing facility after a 3 day hospital stay.	Hospital Days: 1-20 21-100 101+	\$0 \$204 per day You pay in full.			

PART B Helps pay for doctor services, preventative screenings, home health care, hospice, medical equipment and supplies

Physician visits and diagnostic consults, lab tests, physical, occupational, and speech therapies, approved chiropractic, X-rays including mammograms, outpatient surgical services, eyeglasses after cataract surgery, durable medical equipment and supplies including prosthetic devices and shoes for diabetics, ambulance transport, in-area emergency services, outpatient mental health care.	Not applicable as long as monthly premiums are paid.	\$240 annual deductible; \$174.70/mo. premium. More if income over \$103,000 single/\$206,000 married; 20% of Medicare approved amount;	80% of the Medicare approved amount after the \$240 deductible.	Enrollees paying the monthly part B premium.	Some preventative care, routine physical exam, eye or foot care, dental, glasses, (except after cataract surgery) hearing aids, orthopedic shoes, private nursing, prescription drugs, immunizations (except those listed under preventative care) most medical costs incurred out of the USA.
Home Health Care includes doctor ordered skilled nursing care, hospice services, physical, speech and occupational therapies, home health aide services and medical supplies.	Not applicable as long as Medicare conditions are met.	After \$240 annual deductible, nothing for services; 20% of the equipment and supplies cost.	Balance	Patient must be home-bound and under a doctor's order for intermittent skilled care or terminally ill for hospice services.	Custodial care, including bathing, grooming, toileting, help getting in and out of bed. For hospice, treatments not related to pain relief.
Preventive care including annual mammograms, colorectal and prostate screenings, annual bone mass measurement, flu & pneumonia shots, Hepatitis B for those at medium to high risk, pelvic exams every 24 mo's; pelvic exams and pap smears (Not applicable.	After \$240 deductible, nothing for services; 20% of the equipment and supplies cost. 25% of colonoscopy if performed as an outpatient.	All costs for fecal occult blood test, Pap smear lab test, pelvic and breast exams, PSA test, flu and pneumonia shots. Balance (80%) of everything else.	Enrollees paying the monthly part B premium.	Cosmetic surgery. Routine or yearly medical exams. Some other screening tests or shots..
Lab tests, biopsies, urinalysis	Not applicable.	Nothing after \$240 deductible.	All costs after \$240 deductible.	Enrollees paying the monthly part B premium.	
Blood	Not applicable.		Balance	Enrollees paying the monthly part B premium.	

MEDICAL INSURANCE

CUSTOMER SERVICE

If you join a Medicare Advantage Plan (HMO, PPO, PFFS), call their customer service number directly with questions you have about your care or benefits.

If you use traditional Medicare health insurance benefits, call for:

- Part A Hospital and SNF Claims:
- Part B Claims:

1-800-MEDICARE or 1-800-325-0778 TTY

Take Note: When an insurance company limits your coverage or denies you coverage, you have the right to appeal the decision.
Call (502) 564-3630.

To get a copy of the federal government handbook, audiotape, Braille, large print or Spanish versions of *Medicare and You*, call **1-800-MEDICARE or 1-877-486-2048 TTY** or visit **www.medicare.gov**

Custodial/Personal Care

Personal, non-medical help with the ADLs such as dressing, bathing, eating and other routine activities.

Elimination Period and Exclusion

Refers to the waiting period of the policy; the initial number of days before benefits are paid. Any condition or expense not paid for by a policy.

Deductibility of Premium

For income tax purposes, some individuals may be allowed to deduct some or all of their policy premiums with other medical expenses.

Guaranteed Renewable

This means a policy cannot be cancelled unless you fail to pay premiums when they are due. Premiums cannot be raised unless there is a rate increase for all policy holders in a particular group.

Intermediate Care

Occasional nursing or rehabilitative care performed by, or under the supervision of, skilled medical personnel.

Interval Period

Some policies incorporate a 30 – 180 day waiting period before being readmitted, ask your agent or the company if and how an interval period applies to your policy.

Medicare Certified

Long term care policies require that care be Medicare certified to qualify for benefits. This means a doctor's order for care must be issued.

Skilled Nursing Care

Daily nursing and rehabilitative care that can be performed only by, or under the supervision of, skilled medical personnel such as RNs, LPNs and therapists.

**Transient Crimes and Elder Fraud
What You Need to Know**

Most crimes committed against older adults are “transient crimes”, many involving home repairs or diversions where a person requests to come into the home to use the bathroom, ask for a drink of water, or to “check out” an unreported problem.

Older adults are especially vulnerable to be victims of transient crimes because they:

- ☞ Live alone and are eager to socialize.
- ☞ Know that they can't make needed repairs and fear losing independence, thinking that family members will believe that they are unable to maintain their own home.
- ☞ Are eager to please and be helpful.
- ☞ Have money at home and in the bank.
- ☞ May have declining eyesight, hearing or memory which hinders understanding and identification for prosecution.
- ☞ May be susceptible to intimidation and influence.

BE AWARE

- No matter how good it sounds, you really can't get something for nothing or get a “deal” that's too good to pass up.
- Do not allow ANY stranger into your home. No exceptions. Bathrooms and water are usually just a few short blocks away – a stranger does not need yours.
- All gas, water, electric and cable workers have ID badges and would never ask to “check your system” to gain entry, offer to “correct” a problem for a cash refund.
- Do not sign any contract or use any service offered by a person that approaches you cold by phone or especially “door to door.”
- Get all work contracts in writing with quotes and detailed description of the work to be performed, wait at least 3 days until the work begins and if you have any questions at all, talk it over with someone you trust.

Be on the alert for findings of non-existent “damage”, failure to perform work and extortion for higher payment after the job is completed.

Call Your Local Police

Source: Cincinnati Police Department

My Own Case Management/Contingency Plan
 List family, friends and/or agencies who help with these tasks, or could help in an emergency.

Meal preparation/shopping or home-delivered meals:

Name _____ Phone _____
 Name _____ Phone _____

Routine housework/laundry:

Name _____ Phone _____
 Name _____ Phone _____

Administer finances:

Name _____ Phone _____
 Name _____ Phone _____

Home health care (including giving medication):

Name _____ Phone _____
 Name _____ Phone _____

Transportation:

Name _____ Phone _____
 Name _____ Phone _____

Feeding:

Name _____ Phone _____
 Name _____ Phone _____

Bathing/dressing/grooming/toileting:

Name _____ Phone _____
 Name _____ Phone _____

Care coordination/arranging for services (friendly visitor, telephone reassurance):

Name _____ Phone _____
 Name _____ Phone _____

Additional family, friends, agencies, church members, pastors, etc., that could be contacted for emergency help:

Name _____ Phone _____
 Name _____ Phone _____
 Name _____ Phone _____
 Name _____ Phone _____
 Name _____ Phone _____
 Name _____ Phone _____
 Name _____ Phone _____

Medical & Health Care Services

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Tell them you saw it in Pathways!

TAKE NOTE
Getting a good night's sleep. A recent study of people ages 64 to 99 found that persons with sleep problems such as sleepwalking, trouble with falling asleep and waking too early, had an increased risk of daytime falls.

Hospital Health Care Systems

Hospitals now provide a wide range of services including emergency assistance, health screening and monitoring programs, rehabilitation, home health care and aides, physician referral and family and pastoral counseling. Neighborhood locations, mobile units, specific disease assessment and treatment centers, as well as hospital ownership of nursing agencies and continuing care living facilities warrants the more accurate description of "health care system."

It is the nature of hospitals to specialize in providing care and technology for severe illness and disease. Many tertiary care hospitals have satellite centers and/or physician centers to offer our community greater access to non-acute health care services. Additionally, many hospitals are expanding their menu of services to include home health and in-home hospice care, medical equipment, retirement housing and skilled nursing home care.

FAYETTE COUNTY

Baptist Health Lexington (859) 260-6100
1740 NICHOLASVILLE RD., LEXINGTON 40503
www.centralbap.com

CHI St. Joseph Health
ONE ST. JOSEPH DR., LEXINGTON 40504 (859) 313-1000
150 N. EAGLE CREEK DR., LEXINGTON 40509 (859) 967-5000
www.chisaintjosephhealth.org

Cardinal Hill Rehabilitation Hospital (859) 254-5701
2050 VERSAILLES RD., LEXINGTON 40504
www.cardinalhill.org

Lexington VA Medical Center (859) 233-4511
1101 VETERANS DR., LEXINGTON 40502
www.va.gov

UK Healthcare
GOOD SAMARITAN HOSPITAL (859) 226-7000
310 S. LIMESTONE ST., LEXINGTON 40508
ALBERT B. CHANDLER HOSPITAL (859) 323-5000
1000 S. LIMESTONE ST., LEXINGTON 40536
www.ukhealthcare.uky.edu

OTHER COUNTIES

Baptist Health Richmond (859) 623-3131
801 EASTERN BYPASS, RICHMOND 40475
www.baptisthealthrichmond.org

Bluegrass Community Hospital (859) 873-3111
360 AMSDEN AVE., VERSAILLES 40383
www.bluegrasscommunityhospital.com

Bourbon Community Hospital (859) 987-3600
9 LINVILLE DR., PARIS 40361
www.bourbonhospital.com

Clark Regional Medical Center (859) 745-3500
175 HOSPITAL DR., WINCHESTER 40391
www.clarkregional.org

Ephraim McDowell Regional Medical Center (859) 239-1000
217 SOUTH 3RD ST., DANVILLE 40422

Fort Logan Hospital (606) 365-4600
110 METKER TRAIL, STANFORD 40484
www.fortloganhospital.org

Frankfort Regional Medical Center (502) 875-5240
299 KINGS DAUGHTERS DR., FRANKFORT 40601

Georgetown Community Hospital (502) 868-1100
1140 LEXINGTON RD., GEORGETOWN 40324
www.georgetownhospital.com

Harrison Memorial Hospital (859) 234-2300
UNIT 1, 1210 KY HIGHWAY 36 E, CYNTHIANA 41031
www.harrisonmemhosp.com

James B. Haggin Memorial Hospital (859) 734-5441
464 LINDEN AVENUE, HARRODSBURG 40330
www.hagginhosp.org

Kentucky One-Berea (859) 986-3151
305 EAST STILL ST., BERA 40403

Kentucky One R.J. Corman Ambulatory Care Center (859) 887-6752
1250 KEENE RD., NICHOLASVILLE 40356

Marcum and Wallace Memorial Hospital (606) 723-2115
60 MERCY CT., IRVINE 40336
www.marcumandwallace.org

PHYSICIAN SERVICES

Kentucky Physician Care Program 1-800-633-8100
Limited free medical help for low income people who do not qualify for medical cards.

HEALTH CLINICS

Department of Veterans Affairs Medical Center (859) 233-4511
 1101 VETERANS DR., LEXINGTON 40502
 Full range of primary and specialty services as well as support programs to eligible veterans.

HealthFirst Bluegrass (859) 288-2425
 16 locations across Central Kentucky. F.Q.H.C. status allows care for patients regardless of their ability to pay.

Kentucky Clinic (859) 257-8562 or 1-800-333-8874
 1000 S. LIMESTONE ST., LEXINGTON 40536
 Some free services available, such as ovarian cancer screening for women over age 55 or younger with a family history. Phones staffed Mon. - Fri., 8 A.M. - 5 P.M.

Kentucky Clinic South (859) 257-1000
 2400 GREATSTONE POINT, 2ND FL., LEXINGTON 40504
 Open 7:30 A.M.-5:00 P.M., Monday through Friday.

Lexington-Fayette County Health Department
 650 NEWTOWN PIKE, LEXINGTON 40508
www.lexingtonhealthdepartment.org
 PUBLIC HEALTH CLINIC (859) 288-2483
 The clinic is not a primary medical clinic. It provides services such as STD/HIV testing and counseling, TB skin tests, WIC services and rabies post-exposure testing.

Midway Ctr. for Integrative Medicine (859) 846-4445
 129 S. WINTER ST., MIDWAY 40347
 The clinic focuses on prevention, anti-aging, nutrition, family, and bioidentical hormones.

Mission Health Lexington (859) 272-0219
 230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40508
www.missionlexington.org
 Clinic for uninsured working adults without insurance, living below the federal poverty level in Fayette Co. Medical, dental, vision and pharmacy services available.

University of Kentucky Health Care (859) 257-1000, or 1-800-333-8874
www.ukhealthcare.uky.edu

UK Polk - Dalton Clinic (859) 257-8801
 217 ELM TREE LANE, LEXINGTON 40507
 Open 8:00 A.M. - 5:00 P.M., Monday through Friday.

White House Clinic
 401 HIGHLAND PARK DR., RICHMOND 40475 (859) 626-7700
 1054 LEGACY DR., BEREA 40403 (859) 986-2323
 30 STACEY LANE, IRVINE 40336 (606) 723-0665
 103 SOUTHERN SOUL WAY, LANCASTER 40484 (859) 792-4332

HOME HEALTH AGENCY COMPARISON

ABOUT THE AGENCY	A	B
Number of Years in Business		
Accreditation		
Certified (Medicare/Medicaid)		
24 hours/day, 7 days/week availability		
How is phone answered if emergency		
Has written supervised care plan		
Same person(s) to provide service		
Person(s) bonded		
Liability insurance		
Other:		
BILLING INFORMATION	A	B
Basic hourly charges for skilled nursing:		
for health aide		
for personal/homemaker		
for therapy		
for medical equipment		
for other services		
Minimum hours per day		
Calculation of travel time		
Overtime and holidays		
Frequency of billing		
Files insurance claims		
Accepts Medicare assignment		
Other:		

MEDICATION ASSISTANCE

Many prescription drug manufacturers make some medications available free of charge to low income persons. Your doctor must make the request to the company. Not all medications are included in the programs.

Mission Lexington (859) 272-0219
230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40508
Assists those without prescription plan or insurance.

KPAP- Kentucky Prescription Assistance Program (KPAP) 10800-633-8100
275 E. MAIN ST., FRANKFORT 40621
cfs.ky.gov/agencies/dph/dpqi/hcab/Pages/kpap.aspx
Helps qualifying individuals locate free or low-cost prescription medications from pharmaceutical companies.

Kentucky State Health Insurance Assistance Program (SHIP) 1-866-516-3051
CABINET FOR HEALTH AND FAMILY SERVICES, FRANKFORT
Provides phone information, counseling and assistance to seniors and disabled individuals, their families and caregivers. Prescription drug discounts, insurance planning and fraud protection are goals of the program.

Partnership for Prescription Assistance 1-888-344-8915
www.pparx.org

■ **MEDICATION CONSULTANTS**
Optimed Senior Care Medication Management (859) 271-8677 or 1-800-255-4553
P.O. BOX 25163, LEXINGTON 40524
Geriatric pharmacist specialist for medication management services.

HOME-BASED PRIMARY CARE

ABODE Care Partners 1-800-327-3686
805 NORTH WHITTINGTON PARKWAY, LOUISVILLE 40222

Cardinal Family Care (502) 804-5495
312 S 4TH STREET SUITE 700, LOUISVILLE

Home Health Care

Home Health Care Coordination
Home health care agencies offer a range of services that allow you to remain safely at home with some assistance in daily living, whether it's medical, cooking, personal hygiene, transportation, companionship, or rehabilitation and support to aid the healing process after illness, surgery or injury. If you need several services, a medical social worker will visit you in your home to determine what services you need and will help you arrange for them.

Centerwell Senior Primary Care 1-877-366-0685

SE Mobile House Calls (859) 310-4322
www.Semobilehousecalls.com

DEMENTIA FRIENDLY BUSINESSES

A Caring Place, Inc. (859) 368-2656
1870 ARMSTRONG MILL RD., LEXINGTON 40517

Aging With Grace (859) 539-2147
743 ALLENDALE DR., SUITE B, LEXINGTON 40503

Baird Private Wealth Management (859) 255-9681

Bluegrass Area Agency on Aging & Independent Living 1-866-665-7921 or (859) 266-1116
699 PERIMETER DR., LEXINGTON 40517

Bluegrass Care Navigators 1-855-492-0812
1733 HARRODSBURG RD., LEXINGTON 40504

Bluegrass Elderlaw, PLLC (859) 281-0048
120 N. MILL ST., STE. 201, LEXINGTON 40507

From Here to There (859) 303-4040
1171 COMMERCIAL DR., #9, LEXINGTON 40505

Independence Assistance (859) 303-4040
343 WALLER AVE., #305, LEXINGTON 40504

Lexington Senior Center (859) 278-6072
195 LIFE LN., LEXINGTON 40502

Mill Street Barbers (859) 433-6500
120 N. MILL STREET, LEXINGTON

Silver Lexington (859) 351-5890

Smooth Transitions of Central Ky. (859) 447-4853

University of Kentucky Sanders-Brown Center on Aging (859) 323-5550
2199 N. HARRODSBURG RD., LEXINGTON 40504

Wildwood Music Therapy (859) 212-3260

Selecting an Agency

Selection of an agency is a personal decision that should be made based upon your needs. Senior centers, hospital discharge planners or social service workers, physicians, public health departments, United Way agencies, religious and senior citizens groups can all serve as advisors in the selection of an agency. Medicare does not pay for personal care services such as bathing, feeding, grooming, transferring from a bed to chair or toileting. Personal care services are usually paid for by the family.

RANGE OF SERVICES

Agencies may provide free assessments to determine a cost effective plan of care. Per visit or hourly rates vary by agency, skill level, intensity of care, length and timing of services.

Medicare Coverage Guidelines

Qualifying for home health benefits under Medicare is never guaranteed. Minimally, the patient must be:

- Homebound
- Under the care of an M.D. who requests skilled care
- Need skilled nursing or physical therapy services on an intermittent basis. (Patients who require more than intermittent care, but refuse alternatives, are *not* eligible.)

Examples of skilled nursing services covered by Medicare:

- Wound dressing involving prescription drug and aseptic technique
- Bladder and bowel training in the case of incontinence
- Colostomy or ileostomy care
- Injections
- Respiratory, physical, speech or occupational therapies

Medicare does not cover any private duty nursing costs. A patient may be very frail and require many support services such as enemas, incontinence care, bathing, personal grooming, transfer from bed to chair, ambulatory assistance, prompting for performance of basic activities of daily living (ADL), meal preparation and feeding, dressing, homemaking, chore and companion services. Medicare will not pay for these if the guidelines listed above are not met.

TERMS

Case Management

Professional social worker or nurse makes in-home assessment and determines plan of care. Makes sure that care is achieving its purpose towards client safety and recovery.

Clinical Nurse Specialists

Have extensive training in a subspecialty such as geropsych or ET or IV therapy. Help in training family members to help provide care for the patient.

Discharge Planner

Works with patients and family members at hospital dismissal to guide in the decisions needed for either nursing home placement, home health care services, rehab, therapies, etc.

Hi-tech Specialty Nursing

Includes home transfusion therapies, central line, porta catheters and dialysis services.

(Continued on Page 72)



Your parents want to stay in the place they call home. We can help.

You can't always be there. But we can. With Home Instead Senior Care, caring for an aging loved one doesn't have to be a struggle. It's why we offer everything from:

- Personal Care
- Meal Preparation
- Light Housekeeping
- Companionship
- Dementia/Alzheimer's Care
- Incidental Transportation
- Shopping and Errands
- Medication Reminders
- **Hourly/24 Hour Care**

Free Care Consultation!
Call us at **859.273.0085** or visit **HomeInstead.com/LexingtonKY**

Enhancing the lives of aging adults and their families in Lexington and Central Kentucky since 2000



Home Instead.
To us, it's personal

Each Home Instead Senior Care® franchise is an independently owned and operated ©2015 Home Instead, Inc.

Accessible Home Care 

"We Guarantee Compassionate Care"

(859) 313-5167 Lexington
(502) 699-2550 Frankfort

- ♥ Personal Care
- ♥ Bathing/Dressing
- ♥ Meal Preparation
- ♥ Companionship
- ♥ Alzheimer's Care
- ♥ Medication Reminder
- ♥ Light Housekeeping
- ♥ Transportation

We will accept and process all your insurance claims for you free of charge.

We will process your veterans VA Aid & Attendance at no cost to you!




www.AccessibleBluegrass.com

Home Infusion Therapies

Enteral (ET): Nutritional tube feedings through the stomach; **Paraenteral (TPN):** Venous nutritional feedings; **IV:** Venous medication delivery.

Homemaker/Companion Service/Personal Care

Assists with light housekeeping, meals planning and prep, laundry and provides companionship. **Personal care services** include help with bathing, toileting, dressing, walking, getting in/out of bed, grooming, etc.

Medical Social Work

Licensed Social Worker consults with patient and family, making referrals for chronic medical problems and to available community resources.

Occupational Therapy

Includes exercises, adaptive equipment, splinting, joint protection, energy conservation.

Patient's Bill of Rights

A patient is entitled to the highest quality of care with dignity, respect, full information disclosure, forthright information about fees and charges and the right to privacy.

Physical Therapy

Includes exercise, equipment recommendations, gait training, ultrasound, whirlpool, etc.

Private Duty Nursing

One on one individual skilled nursing or personal care by an RN, LPN or Certified Nurse Aide in a person's residence. Generally charged by the hour.

Speech Therapy

Evaluation and treatment of communicative, cognitive and swallowing disorders.

Respiratory Therapy

Exercises to enhance breathing and lung oxygen supply.

Skilled Nursing Care

Tasks that cannot be effectively performed or self-administered by the average non-medical person without the direct supervision of a licensed nurse. Provided by RNs, LPNs or physical, speech or occupational therapists. Must be ordered by a physician in conjunction with a care

plan. Services include injections, insertion of catheters, observation of decubitus ulcers, manual removal of impaction, diabetic teaching and other services ordered by a medical professional.

QUESTIONS TO ASK

- Will the same person be dependable and available through all care? Is there a supervisor who oversees all care and will help address any questions or problems?
- Does the agency have 24 hour/day, 7 days/week service in case of emergencies?
- How is the agency accredited and is it Medicare licensed and/or Medicaid certified?
- How long has it been in business? Is it affiliated with any hospital, community or social service agency?
- Will a representative consult with our physician and family members to develop a written care plan outlining specific duties caregivers are to perform, at what intervals and for how long? Will all necessary agency personnel know what our needs are?
- Does the agency screen and bond all workers and guarantee that they are protected with written personnel policies and basic benefits such as social security, liability, malpractice insurance and worker's comp?
- How often will we be billed and who will we pay? Is third party reimbursement available? Will the agency file Medicare, Medicaid, HMO and private insurance?
- What services do we need? What will they cost, per visit or per hour, including overtime or holiday charges? How are charges calculated? Is there a minimum number of hours or days per week? What happens when our insurance and/or Medicare runs out?

HOME HEALTH AGENCIES

In order to offer Home Health services in Kentucky, Home Health Agencies must obtain a certificate of need and be licensed to serve a given geographic area. Only licensed agencies may be certified to receive Medicaid reimbursement for providing home health services. These are the only type of agencies that can offer "skilled" services. Contact the individual agency to see if they are licensed to provide services in your county.

Baptist Health Home Care

(859) 260-6569

www.BaptistHealth.com/HomeCare

We provide care 24 hours a day, seven days a week. Our specially trained nurses and therapists work with your physician to deliver care right where you need it – at home.

CAREGIVER TIP

Homemaker services are available for individuals who are unable to perform their own housekeeping, grocery shopping, or other errands.

Personal care services may include bathing, toileting, help in walking or getting out of a bed or chair, grooming and feeding.



Other Providers:

- Amedisys Home Health Care (859)-271-0611
2480 Fortune Dr., Suite 120, Lexington 40509
- BrightStar Care (859) 294-0001
301 East Main St., Ste. 110, Lexington 40507
- Caretenders of the Bluegrass (859) 276-5369
771 Corporate Dr., Ste. 1020, Lexington 40503
- Commonwealth Home Health (859) 255-4411
1056 Wellington Way, #130, Lexington 40505
- Gentiva, Kindred at Home (859) 252-4206
1300 New Circle Rd., #180, Lexington 40505
- Lifeline Healthcare of Fayette (859) 887-5433
100 John Southerland Dr., Ste. 8, Nicholasville 40356
- Lincare Infusion (859) 276-0202
2514 Regency Rd, Suite 103, Lexington 40503
- McDowell Home Health (859) 236-8946
131 Daniel Drive, Danville 40422
- MEPCO Home Health Agency (859) 623-3441
216 Boggs Lane, Richmond 40475
- Saint Joseph VNA Health (859) 277-5111
2464 Fortune Dr., Suite 110, Lexington 40509

CARE AT HOME SERVICES

May assist with light housekeeping, meal planning and preparation, laundry and provides companionship. Personal care services may include help with bathing, toileting, dressing, walking, getting in and out of bed, grooming, escort to appointments and errands, etc.

Accessible Home Care

3150 CUSTER DR., STE. 303, LEXINGTON 40517 (859) 313-5167
FRANKFORT (502) 699-2550
www.accessiblebluegrass.com


“We guarantee compassionate care.” Services include personal care, bathing/dressing, meal preparation, companionship, Alzheimer’s care, medication reminder, light housekeeping and transportation. We will accept and process your insurance claim for you free of charge as well as VA Aid & Attendance Benefits.

Ageing With Grace (859) 787-4375
743 ALLENDALE DR., SUITE B, LEXINGTON 40503
www.ageingwithgraceinfo.org

Alliance Medical & Home Care (859) 296-9525
3716 WILLOW RIDGE RD., LEXINGTON 40514
www.alliancelexington.com

Alliance Medical & Home Care is a locally owned and operated medical staffing agency. We also provide private duty caregivers in assisted living facilities and homes to assist with personal care, companionship, homemaking, mobility, transportation/errands, toileting/incontinence, medication reminders and respite. All caregivers are thoroughly screened, bonded and insured. Services are provided hourly (4 hr. min.), or on a live-in basis in Fayette and surrounding counties. Call for a free in-home assessment. An Alliance Representative is on call 24/7.

BETTER ASSESSMENT. BETTER CARE PLAN. BETTER OUTCOME.



SENIOR HELPERS
LIFE PROFILE

YOU CAN'T THINK OF EVERYTHING... BUT LIFE PROFILE CAN!

Using over 20 years of research into the most common reasons seniors experience falls, injuries, and rehospitalizations, our groundbreaking LIFE Profile assessment is a crucial tool in helping loved ones age safely and successfully at home.

- Analyzes hundreds of data points to determine exactly where care is needed
- Identifies how making small changes can greatly improve safety and well-being
- Gives families a blueprint to schedule, manage, and direct care activities based on specific, individual needs

Senior Helpers LIFE Profile helps families and loved ones work together to create a safe, comfortable environment to remain in the home with the specific assistance and support they need.

After completing a thorough review, Senior Helpers creates a customized care plan that becomes your blueprint to schedule, manage, and direct care activities for your loved one based on their individual needs. The care plan is also used to measure progress and further improve care, allowing your loved one to successfully age at home.

That's Senior Care, **Only Better.**

SENIOR HELPERS
Senior Care, Only Better.

Contact Senior Helpers of the Bluegrass TODAY!
859.296.2525 or 502.226.3393
seniorhelpers.com/ky/lexington
seniorhelpers.com/ky/frankfort



MEDICAL STAFFING AND HOME CARE
Alliance Medical & Home Care
Lexington, Kentucky

<p>Medical Staffing</p> <ul style="list-style-type: none"> • Hospital Staffing • Nursing Home / Long-Term Care • Assisted Living Staffing • Physician Office Staffing • School Nurse Staffing • Group Home Staffing • Emergency Staffing 	<p>In Home Care</p> <ul style="list-style-type: none"> • Personal Care / Homemaking • Respite Care • Medication Reminders • Errands / Transportation • Meal Preparation • Companionship • Alzheimer (Dementia) Care
--	---

859-296-9525
ALLIANCE MEDICAL & HOME CARE
3716 WILLOW RIDGE ROAD • LEXINGTON, KENTUCKY 40514
www.AllianceLexington.com

HEALTH SERVICES

Medication Checklist

List your medications here, then keep this list in your purse or wallet. You can also make copies of your list to keep at home or work or to give to family members.

Take it with you to your doctor appointments and review the list with a pharmacist.

	Drug A	Drug B	Drug C
What is the brand name of the drug?			
What is the generic name?			
What is the strength (dose)?			
Why am I taking it?			
How many should I take?			
How often must I take it?			
How long must I take it?			
Will there be side effects? What are they?			
Are there side effects I should report to my doctor immediately?			
Should I take it with meals?			
Are there driving or other restrictions?			
Will it interact with other meds or with alcohol?			
Is there anything else I should know about taking this drug?			

Note any medication allergies:

Tell them you saw it in...Pathways!

Barbara Care, Inc. (859) 251-5494 or 1-855-242-2734
616 WELLINGTON WAY, STE. C, LEXINGTON 40503-
www.barbaracare.com

Our mission is to enrich each and every life we encounter by providing Personal Care, Companion Care, Senior Care, Memory Care, Recovery Care, Respite Care, and Transportation. Our Caregivers are Trained, Insured, Bonded, and Screened.
At Barbara Care we serve because we care!

Home Instead Senior Care (859) 273-0085
A LICENSED PERSONAL SERVICE AGENCY
207 E. REYNOLDS RD., SUITE 150, LEXINGTON 40517
www.homeinstead.com/LexingtonKY

Since 2000, a passionate dedication to serving people has set Home Instead Senior Care's CAREGivers apart. Our CAREGivers are thoroughly screened, extensively trained, insured and bonded, matched to your preferences, professional, reliable and dependable. They assist with personal care including bathing, incontinence, grooming, eating, dressing, medication reminders, mobility and cognitive impairment, and provide companionship, meal preparation, housekeeping, laundry, insurance and workers' compensation responsibilities, and conduct periodic quality assurance visits. Care can be arranged hourly, overnight or for 24 hours up to 365 days per year. Call for a free non-obligatory consultation.

HEMOCARE 1-866-665-7921
BLUEGRASS AREA AGENCY ON AGING AND
INDEPENDENT LIVING
699 PERIMETER DR., LEXINGTON 40517
www.bgaail.org

Available in all 17 counties of the Bluegrass Area Development District. Homemakers (personal care and home management), home-delivered meals, chores (heavy housecleaning), escort services, respite for caregivers, and home repair services (limited to improving safety of the home). Eligibility determined by an assessment of ADLs and IADLs. Limited to those 60+ who are entering or likely to enter long term care facility for whom in-home services can be more appropriate and cost effective in response to their needs. Clients are monitored through case management activities. Sliding fee scale based on income. Estimates can be given. Individuals who meet eligibility criteria for the Medicaid Home and Community Based Waiver do not qualify.

CAREGIVER TIP

Many older adults, including those with dementia, simply need basic grooming, bathing, feeding, home maintenance and chore, or comfort care services. These do not qualify as skilled nursing care and, therefore, are not covered by Medicare. This is when your family should consider Care at Home services.

Lifeline Homecare (859) 273-2708 or 1-844-543-3546
2358 NICHOLASVILLE RD., STE, 170, LEXINGTON 40503
www.lifelinehomecareky.com

Kentucky-owned homecare agency providing supportive services including personal care, housekeeping, escorted transportation, companionship, dining assistance and more to help Kentuckians safely age in place at home. Intermittent, 24/7 and specialized care available. Proudly serving clients and families throughout most areas of Kentucky.

Senior Companion Program (502) 695-4290 or 1-800-456-6571
BLUEGRASS COMM. ACTION PARTNERSHIP, 111 PROFESSIONAL CT., FRANKFORT 40601
www.bluegrasscommunityaction.org

Volunteers age 55+ spend an average of 20 hours/week helping the homebound elderly with meal prep, medication reminders, personal care, light housekeeping, errands and more. No charge for this service. Services provided in Anderson, Boyle, Fayette, Franklin, Garrard, Jessamine, Lincoln, Mercer, Scott and Woodford Co's.

Senior Helpers of the Bluegrass (859) 296-2525
3070 HARRODSBURG ROAD, SUITE 240, LEXINGTON 40503
www.seniorhelpers.com/lexington
FRANKFORT OFFICE (502) 226-3393
www.seniorhelpers.com/frankfort

We provide an affordable and caring solution to the busy family. Senior Helpers is the perfect solution for seniors and others who aren't ready to leave their home for an institutional setting, but need support to remain at home. We provide the senior with companionship and one-on-one human contact to reduce isolation and improve their quality of life. Our highly qualified and trained employee caregivers are bonded, insured and screened. We can provide companionship, bathing, dressing, grooming, light housekeeping, Alzheimer's and dementia care, meal planning and preparation, running errands, medication reminders, laundry and linen and much more. Call for a free in-home assessment.

Village Caregiving (859) 333-6939
villagecaregiving.com/lexington-office/

We provide the elderly with compassionate home care services that enable them to retain their independence and remain in the comfort of their own homes. Village Caregiving provides assistance with bathing, eating, meal preparation, toileting, grooming, and other activities of daily living support. We can also lend a hand with light housekeeping, errand running, and transportation.

VNA Health at Home 1-800-633-9844 or (502) 349-5500
711 MCDOWELL BLVD., BARDSTOWN 40004

State-funded program. Must be a resident of specific counties and capable of managing and supervising an attendant. State pays \$7.25/hour towards attendant's salary, and trains the disabled person to become an employer.

HEALTH SERVICES

Other Providers:

Always Best Care of Greater Lexington	(859) 305-0060	Fountain Community Healthcare Svcs.	(502) 542-0964
72 1 Prosperous Place, Ste. 3A, Lexington 40509		1232 Paris Pike, Georgetown 40324	
Amada Senior Care	(859) 963-1842	Fullers Family Homecare	(859) 298-5629
198 Blevins Lane, Ste. A, Georgetown 40324		3131 Custer Drive, Lexington 40517	
Beverly's Angels	(859) 987-0077	Haven Home Care	(859) 314-4791
725 High St., Paris 40361		2901 Richmond Rd., Ste. 140, Lexington 40509	
Bluegrass Home Care Services	(859) 334-0744	Home Helpers Home Care	(859) 209-3317
2039 Regency Rd., Unit 1, Lexington 40503		1795 Alysheba Way, #4107, Lexington, 40509	
Caregivers by Linda, LLC	(859) 238-7611	Home Instead Senior Care	(502) 352-7272
215 S. 4th St., Danville 40422		150 Kings Daughters Dr., Frankfort 40601	
Comfort Independent Living	(859) 552-7958	Independence Assistance	
126 Langley Dr., Nicholasville 40356		of the Bluegrass	(859) 303-4040
Comfort Keepers	(859) 203-4365	343 Waller Ave., Suite 305, Lexington 40504	
1910 Garden Springs Dr. #260, Lexington 40504		Right at Home of Lexington	(859) 264-0270
Family Choice Home Care		1050 Chinoe Rd., Suite 101, Lexington 40502	
1890 Star Shoot Pkwy., Ste. 170,		Visiting Angels	(859) 223-0398
Lexington 40509	(859) 333-8147	3306 Clays Mill Rd., Ste. 104, Lexington 40503	
2150 Leestown Rd., Unit G,			
Richmond 40475	(859) 358-9760		
FirstLight Home Care	(859) 785-2691		
715 Shaker Dr., Lexington 40504			

OTHER HOME SERVICES

MDVIP Concierge Medicine 1-866-391-1549

Hospice Care

Hospice is a special kind of humane and compassionate care designed to provide comfort, sensitivity and support for people in the final phase of a terminal illness. Hospice care can be provided in a variety of settings: in-home, in hospitals or in nursing homes. Hospice is covered by Medicare, Medicaid and most private insurance plans.

Components of Hospice Care

- Offers pain-comforting, not curative treatment
- Treats the person, not the disease
- Emphasizes quality, rather than length of life
- Considers the entire family, not just the patient
- Provides 24-hour help and support to patient and family

Hospice services are provided by a team of trained professionals including physicians, nurses, counselors, clergy, therapists, aides and volunteers.

QUESTIONS TO ASK

- What's the response to your very first call?
- What services and how many hours of services are provided if the patient needs 24-hour care?
- What will the actual out-of-pocket costs be?
- Will the same team stay with the patient throughout the entire length of care?
- Is long term bereavement family support is available?
- How long has the hospice service been in business in the area and is it affiliated with any hospital, community or social service agency?
- If hospital care is needed, does the patient have choice of hospital and physician?
- How long will it take to begin hospice service?
- Will someone be with the family at the time of death?
- What relationship does your doctor have with the hospice provider?
- Will in-patient care be provided in a designated hospice unit?
- What happens if the patient no longer needs in-hospital care but cannot go home?
- What nursing homes are the hospice provider contracted with?
- How often does someone visit?
- What is the average caseload carried by each nurse?
- How often will a home health aide visit if the patient has intensive physical care needs?
- Are there any special services or therapies offered that meet the patient's specific needs and wishes?
- What happens if Medicare or private insurance coverage ends?
- Will the hospice service file insurance claims? How will out-of-pocket expenses be handled?

Who can be called after normal business hours and how fast do they respond?

PROVIDERS

Bluegrass Hospice and Palliative Care  **1-855-492-0812**

1733 HARRODSBURG RD., LEXINGTON 40504

www.bgcarenv.org

Service Area: Anderson, Bourbon, Fayette, Franklin, Harrison, Jessamine, Nicholas, Scott, and Woodford co's.

Tell them you saw it in...*Pathways!*

Disability & Rehabilitation Services

U.S. Department of Justice Civil Rights Division **(202) 307-0663**

DISABILITIES RIGHTS SECTION - NYAV
950 PENN AVE. NW, WASHINGTON, D.C. 20530

www.ada.gov

Contact for information about the Americans with Disabilities Act. Information is available in Braille, large print, audiotapes or electronically on disk.

Independence Place **(859) 266-2807 or 1-877-266-2807**

841 CORPORATE DR., SUITE 301, LEXINGTON 40503

www.ipky.org

Nonprofit, consumer-directed nonresidential resource
Center for Independent Living serving people with disabilities of all types and of any age.

Kentucky Office of the Americans with Disabilities Act **(502) 564-1835 or (502) 564-9818**

501 HIGH ST., FRANKFORT 40601

<http://ada.ky.gov>

Lexington-Fayette Urban County Government **(859) 288-2928**

PARKS AND RECREATION THERAPEUTIC PROGRAMS

545 NORTH UPPER STREET, LEXINGTON 40508

www.lexingtonky.gov

Programs for individuals with a variety of disabilities, including fitness, aquatics, horsemanship, sports, outings, dances, camps and more. Programs are affordably priced and scholarships are available.

Veteran's Administration **1-800-827-1000**

www.va.gov

Information and assistance for military veterans.

Heritage Hospice **(859) 236-2425 or 1-800-203-6633**

120 ENTERPRISE DRIVE, DANVILLE 40422

www.heritagehospice.com

Service Area: Boyle, Garrard, Lincoln, and Mercer co's.

Hospice Care Plus **(859) 986-1500 or 1-800-806-5492**

350 ISAACS LN., RICHMOND 40475

Service Area: Madison County

Hospice East **(859) 744-9866**

407 SHOPPERS DR. WINCHESTER 40391

www.hospiceeast.com

Service Area: Clark and Powell co's.

VISUAL DISABILITIES

Bluegrass Council of the Blind, Inc. **(859) 259-1834**

2265 HARRODSBURG RD., LEXINGTON 40504

www.bcbky.org

Information and referral, peer counseling, educational and social activities, advocacy, and monthly newsletter. Information on aids and appliances to help cope with loss of vision. Support groups offered monthly.

Eye Care America **1-877-887-6327**

www.aoo.org

Connects eligible seniors age 65+ with local volunteer eye doctors who perform medical eye exams at low or no cost.

General Electric Answer Center **1-800-626-2005**

www.geappliances.com

Free Braille overlays and special knobs for visually impaired customers with GE, Hotpoint or post-1988 RCA major appliances, Give model and serial number.

Kentucky Vision Project **1-800-320-2406**

KENTUCKY OPTOMETRIC ASSOCIATION,

514 CAPITAL AVE., PO BOX 572, FRANKFORT 40602

www.kyeyes.org

Free vision care to low income Kentuckians.

Lexington Public Library

OUTREACH SERVICES

(859) 231-5519

www.lexpublib.org

The library offers large print books, audio books, and hosts discussion groups in the community.

Lighthouse Guild **1-800-284-4422**

www.lighthouse.org

Programs about age-related vision impairment. Resources for visually impaired. M-F, 9 A.M.-5 P.M.

Lions Club Eye Glass Program **(859) 523-3033**

PO BOX 11546, LEXINGTON 40583

www.lexlions.com

Provides eyeglasses, exams, education and resources to Fayette countians in need of assistance. Apply online.

Low Vision Services of KY (859) 977-1129

120 NORTH EAGLE CREEK DR., STE. 500, LEXINGTON 40509
Helps the visually impaired maximize remaining vision and improve quality of life when medical treatment or surgery is longer effective. Low vision devices: hand-held and stand magnifiers, telescopes, high-powered reading glasses, video magnifiers and more.

Radio Eye (859) 422-6390

1733 RUSSELL CAVE ROAD, LEXINGTON 40505
www.radioeye.org

Volunteers read newspapers, magazines and books so that sight-impaired individuals may listen by visiting the Radio Eye website, listening to podcasts, using smart phone apps, over the phone speaker, or on special radios. Service available across Kentucky.

Retina Associates of Kentucky 1-800-627-2020

120 NORTH EAGLE CREEK DR., STE. 500, LEXINGTON 40509

SPEECH & HEARING DISABILITIES

TDD/TTY is a device which enables the hearing and speech impaired to communicate via written phone messages.

Communicative Disorders

Kentucky Clinic (859) 218-2177 or (859) 257-5405

UNIVERSITY OF KENTUCKY, 740 SOUTH LIMESTONE ST.,
3RD FLOOR, RM. B317, LEXINGTON 40536

Audiology Program offers a full range of audiology services. Basic and advanced diagnostic testing, including hearing evaluation, electrophysiological assessment and balance assessment. Neuroaudiology program provides patients with diagnostic services of auditory processing disorders. A comprehensive rehabilitation program is available which includes assistive listening devices and hearing aid evaluation, consultation and fitting. Comprehensive cochlear implant program also available.

The Family Hearing Center at The Lexington Hearing & Speech Center (859) 268-4545

350 HENRY CLAY BLVD., LEXINGTON 40502
www.lhscky.org

Lexington Hearing & Speech Center provides quality communication services for the whole family. Adult clients can enjoy comprehensive hearing evaluations and state-of-the-art solutions for every hearing need. Hearing devices are competitively priced, and we contract with many private insurances and state programs to provide access to hearing devices for all who need them.

Hearing Loss Association of America (301) 657-2248

6116 EXECUTIVE BLVD., STE. 320, ROCKVILLE, MD 20852
www.hearingloss.org

KATS Network Statewide Hearing Aid Assistance and Reuse Program (SHARP) 1-800-327-5287

www.katsnet.org/sharp

Information about funding sources for hearing aids and repair of devices. Accepts donations of hearing aids.

Kentucky Commission on the Deaf and Hard of Hearing

(502) 573-2604

(502) 416-0607

VIDEO PHONE

632 VERSAILLES ROAD, FRANKFORT 40601

www.kcdhh.ky.gov

Provides referral and advocacy services to the Commonwealth's deaf and hard of hearing consumers. The agency also offers assistive communications equipment to consumers who qualify through the Telecommunications Access Program (TAP). Requests via online application preferred.

Kentucky Relay Service

711 or 1-800-648-6057

TTY

1-800-648-6056

CUSTOMER SERVICE

1-888-662-2406

www.kentuckyrelay.com

24-hour access to relay services enabling deaf and hearing-impaired persons to communicate without worry about communication barriers.

Miracle Ear

(859) 800-6019

2408 SIR BARTON WAY, STE. 150 LEXINGTON 40509

Several locations throughout Central Kentucky.

Starkey Hearing Foundation, Hear Now Program

1-800-328-8602

6700 WASHINGTON AVE. S., EDEN PRAIRIE, MN 55344

www.starkeyhearingfoundation.org

Provides hearing aids to low income hearing impaired. Must have documented hearing loss. Covers cost of hearing aids and molds. Contact your audiologist. Application available online. Hear Now collects hearing aids for recycling purposes.

Make Sure You Are Treated Properly by Your Doctor.

It is important that you have a doctor who you trust and who pays attention to your needs. You may want to consider switching doctors if the following occur:

- Your doctor always seems rushed.
- Doesn't examine you thoroughly.
- Doesn't remind you about important screening tests, such as mammograms and DRE's.
- Doesn't answer your questions satisfactorily or in terms you can understand.
- Doesn't take notes on your condition.
- Doesn't listen to your concerns.
- Files health-insurance claims that your insurance company often rejects – perhaps because of sloppy record-keeping.
- Often misplaces your test result or chart.
- Bills your insurance company for tests or procedures you did not receive.

UK Communication Disorders Clinic (859) 257-7918

900 S. LIMESTONE ST., CHARLES T. WETHINGTON BLDG,
ROOM 110, LEXINGTON 40536

Diagnoses and treats speech and language disorders. Services are available to those with difficulties in communication resulting from hearing, speech, language, swallowing, and voice disorders. In addition to the outpatient clinic, a graduate student-run speech-language pathology clinic is also housed in this space.

ADDITIONAL ACCESSIBILITY RESOURCES

American Automobile Assoc. (AAA) 1-800-543-2345

Lists accessibility for those with hearing impairments and wheelchairs as a feature of the hotels, motels and

restaurants included in annual travel tourbooks.

National Mobility Equipment Dealers Association

1-866-948-8341

www.nmeda.org

Addresses issues of adaptive equipment liability, standards and quality assurance.

CHRYSLER CORPORATION

1-800-255-9877

GENERAL MOTORS

1-800-323-9935

LEXUS

1-800-225-3987

TOYOTA

1-800-331-4331

VOLVO

1-800-970-0888

Provides assistance to people with disabilities who are interested in buying and/or adapting a vehicle.

Medical Equipment & Adaptive Devices

Medicare Part B can help pay for the rental or purchase of durable medical supplies such as oxygen equipment, wheelchairs, and other medically necessary items for use in your home. A doctor's prescription is necessary.

101 Mobility (859) 605-9614

Able Care (859) 253-5353 or (859) 455-6959
299 GOLD RUSH RD., LEXINGTON 40504

All American Oxygen (859) 277-2583
1932 MAJAUN RD., LEXINGTON 40511

Ky. Assistive Technology Loan Corp. 1-877-675-0195
275 E. MAIN ST., MAIL STOP 2 E-K, FRANKFORT 40621
www.katlc.ky.gov

Helps persons with disabilities who would not qualify under traditional loan programs obtain assistive technology to improve independence or quality of life.

Mobility Plus (859) 523-0993 or 1-803-351-0748
3650 BOSTON RD., STE. 110, LEXINGTON 40514
www.mobilityplus.com

Scooters, ramps, lifts, purchase or rent. Free in-home consultations.

Project CARAT 1-800-327-5287
www.projectCARAT.org

Collects, refurbishes and redistributes assistive technology and durable medical equipment for underserved individuals with disabilities in rural Ky.

Superior Van & Mobility (859) 253-1832 or 1-888-742-8267
761 EAST NEW CIRCLE RD., LEXINGTON 40505
www.superiorvan.com

SureHands Lift and Care Systems 1-800-724-5305

Transitions Lift & Elevator

(859) 299-0068 or 1-877-341-3555

721 NATIONAL AVE., LEXINGTON 40502
www.transitionsmobility.com

Helpful Toll-Free Numbers

AGING RELATED

Consumer Services-Insurance. 1-800-595-6053
Food and Drug Complaints . . . 1-800-437-2382
Home Energy
Assistance Program 1-800-456-3452
Legal Hotline 1-800-200-3633
Medicare Part B 1-800-633-4227
Long-Term Care Ombudsman . 1-800-372-2991
Social Security Administration . 1-800-772-1213
Talking Books 1-800-424-9100
Veterans Administration. 1-800-827-1000

DISEASE SPECIFIC

Alzheimer's Association 1-800-272-3900
American Cancer Society 1-800-227-2345
American Diabetes Association 1-800-232-3472
American Council of the Blind . 1-800-424-8666
American Heart & Stroke Assn. 1-800-242-8721
American Kidney Association . 1-800-638-8299
American Liver Foundation . . . 1-800-465-4857
American Parkinson Assoc. . . . 1-800-223-2732
American Speech, Language &
Hearing Association. 1-800-638-8255
Arthritis Foundation 1-800-283-7800
National Jewish Ctr. Lung Line 1-800-222-5864
National Multiple
Sclerosis Society. 1-800-FIGHT MS

HEALTH SERVICES

Home Safety Checklist

YES NO N/A

Home Exterior

- Address visible from the street
- Entrance well lit, visible and barrier-free
- Walkways sound and even
- Steps in good condition and even
- Handrails present and securely fastened

Kitchen

- Stove and sink areas well lit
- Stove located away from window with curtains
- Pan handles turned away when cooking
- Garments with long, loose sleeves not worn while cooking
- Hot pad gloves used rather than hot pad holders
- Countertops/work areas clean and safe
- Fire extinguisher or baking soda accessible to stove area

Bathroom(s)

- Bathtub/shower equipped with nonskid mat or strips
- Grab bars securely installed and used properly
- Raised toilet is right height and securely installed
- Faucets are easily operated and marked "hot" and "cold"
- Electrical appliances are kept away from bathtub area
- Shower curtains are adequate height to avoid tripping

Bedroom

- Bed is adequate height
- Night light is used
- Flashlight or lamp is kept at bedside

Medication and Medical Equipment

- Medical equipment stored safely
- Equipment cords/plugs intact
- Oxygen safety procedures posted
- Medication stored in temperature-appropriate place
- Medication dated and reflects effective dates
- Medications accessible
- Takes medications at appropriate times

YES NO N/A

Home Interior

- Security system in place and in working order
- Security bars, lexon or polycarbonate on doors and windows
- Easily managed deadbolt on all entry doors
- Temperature within comfortable range
- Thermostat easily reached and adjustable
- Functional smoke detector on each level
- Phones accessible in major living areas
- Pictures, objects on walls securely hung
- Emergency numbers posted by each telephone
- Ability to dial emergency numbers when necessary
- Cords/plugs on all appliances, lamps, phones are clean, in good condition and out of pathways
- Interior steps/stairs in good condition with sturdy railings
- Light switches located at top and bottom of stairs
- All stairwells and long hallways well lit
- Adequate lighting in all work areas
- All pathways clear of clutter and debris
- Hazardous household agents stored in a safe place
- Space heaters placed away from rugs and curtains
- Hallways, bedrooms and bathrooms have night lights
- Rugs intact and securely fastened
- Extension cords not used or are safely secured
- Walkers/wheelchairs/canes easily maneuvered
- All usable furniture, chairs, stools, tables sturdy with no weak parts

General Safety

- A safety exit is planned for emergencies
- Maintains daily contact with people outside the home

Adapted by ADR Associates. Reviewed and revised by Missouri Gateway Geriatric Education Center Injury Prevention Project 10/97

MONITORING SYSTEMS

Emergency Response monitoring systems summon help **24 hours a day**. In either voice or non-voice activated units, the alert goes out to a response center which tries to contact the subscriber, then pre-designated persons if necessary. Some have a timer option where, if the subscriber does not reset a button every 24 hours, an alert is sent to the response center.

Guardian Medical Monitoring 1-877-435-7225
www.guardianmedicalmonitoring.com

Philips Lifeline 1-800-635-6156
Senior Helpers of the Bluegrass (859) 296-2525
3070 HARRODSBURG ROAD, SUITE 240, LEXINGTON 40503
www.seniorhelpers.com/lexington
FRANKFORT OFFICE (502) 208-4025
www.seniorhelpers.com/frankfort

Through our affiliation with Guardian Medical Monitoring, Senior Helpers provides a well established line of monitoring equipment including personal emergency response systems, automatic pill dispensers, floor mat alarms and door contacts to assist seniors who are at risk of falls, forgetting medication or wandering.

Health-Related Agencies & Services

Most agencies provide advocacy, counseling, support and a speaker's bureau. Hospitals and senior centers provide health and wellness programs.

AIDS/HIV

Lexington-Fayette Health Department (859) 252-2371
SAME DAY APPOINTMENTS (859) 298-2483

650 NEWTOWN PIKE, LEXINGTON 40511
www.lexingtonhealthdepartment.org

Confidential, testing and results provided via appointment. Free and sliding fee scale.

AIDS Volunteers, Inc. (AVOL) (859) 225-3000

1824 HILL RISE DR., LEXINGTON, 40504
www.avolky.org

Compassionate services for those facing the challenges of HIV and AIDS in Central and Eastern Kentucky.

Moveable Feast Lexington (859) 252-2867

474 SILVER MAPLE WAY, LEXINGTON 40508
www.feastlex.org

Delivers hot, nutritious meals Mon.-Fri. to people living with HIV/AIDS related illnesses and to patients of Bluegrass Care Navigators, as well as to caregivers and dependents living in the home. Free of charge.

ALCOHOL

Alcoholics Anonymous (859) 225-1212
OUTSIDE FAYETTE COUNTY (212) 870-3400

www.aa.org

Hosts local meetings and events. Provides pamphlets and information about alcoholics anonymous meetings. Also has a public information bureau. Telephone lines are available 24 hours/day.

Al-Anon/Alateen (859) 277-1877

845 LANE ALLEN ROAD, STE. B, LEXINGTON 40504
www.lexingtonal-anon.org

Provides support and information for family and friends of people with alcoholism.

ARTHRITIS/LUPUS

Arthritis Foundation (502) 585-1866

2908 BROWNSBORO RD., STE. 117, LOUISVILLE 40206
www.arthritis.org

Education, literature, events, classes, connect groups, plus online telephone support.

CANCER

American Cancer Society (859) 276-3223

1504 COLLEGE WAY, LEXINGTON 40502
www.cancer.org

Education and service programs. Serves the needs and inquiries of cancer patients, their families friends, and the general public. Support groups and help services.

Cancer Information Service 1-800-422-6237

www.cancer.gov

Free database with the information about treatments for numerous types of cancer, prevention and screening, and problems and conditions linked to cancer and its treatment. Descriptions of ongoing clinical trials. Help available, 9 A.M. - 9 P.M. via phone or live chat.

Kentucky Cancer Link

(859) 309-1700 or 1-877-597-4655

www.kycancerlink.org

2435 REGENCY RD., STE. B, LEXINGTON 40503

Financial assistance for transportation, mastectomy supplies, wigs, patient navigation for cancer screenings, and other needs for low-income cancer patients who are uninsured or underinsured.

CHEMICAL ADDICTION

Brightview Treatment Center

(859) 374-3441 or 1-866-934-7450

506 N, MAIN ST., NICHOLASVILLE 40356

**Charles I Schwartz Chemical
Dependency Treatment Center** (859) 246-7282
3479 BUCKHORN DR., SUITE 106, LEXINGTON 40515
www.newvista.org/substance-use/residentialtreatment

DeNova
1301 WINCHESTER RD., #147,
LEXINGTON 40505 (859) 309-2814
206 WAYNE DRIVE, #B, RICHMOND (859) 972-1087
1129 W. LEXINGTON AVE.,
WINCHESTER 40391 (859) 771-5766
www.denovabh.com

FindHelpNowKY.org 1-833-859-4357
Use this website to find an addiction treatment facility
that is taking new clients right now.

Revive House
200 S. MAIN ST., NICHOLASVILLE (606) 629 0363
INTAKE (859) 241-3892

Stepworks of Nicholasville (270) 279-8593
151 COCONUT GROVE, NICHOLASVILLE 40356

DENTAL SERVICES

Affordable Dentures (859) 605-4031

Berea White House Clinic (859) 986-2019

**The Bluegrass Community and Technical
College Dental Hygiene Program** (859) 246-6235
ROOM 250, OSWALD BLDG., COOPER DR., LEXINGTON 40506
Wide range of preventive dental procedures. All patients
welcome. \$25/visit for seniors. Serves Fayette Co. only.

Happy Smiles Free Dentistry (859) 246-6235
In order to receive free care, you MUST specify you are
calling for Happy Smiles Free Dentistry. You WILL be put
under sedation. Free cleaning, filling, extraction.

HealthFirst Bluegrass (859) 288-2425
650 NEWTOWN PIKE, LEXINGTON 40538
www.dentistry.uky.edu
Sliding scale fee.

**Mission Lexington Volunteer
Dental Clinic** (859) 519-8157
230 SOUTH MARTIN LUTHER KING BLVD., LEXINGTON 40508
www.missionlexington.org
Sponsored by Calvary Baptist Church, the clinic is staffed
by volunteer dentists who are offering their services to
adults in Lexington with no means to pay for dental care.

Nathaniel Mission (859) 255-0062
1109 VERSAILLES RD., STE. 400, LEXINGTON 40508
www.nathanielmission.org
Dental services to those without insurance or government
assistance who live in Fayette County.

Quality Dentures (502) 933-2194

Refuge Ministries Medical Clinics (859) 225-4325
2349 RICHMOND RD., STE. 220, LEXINGTON 40502
JESSAMINE CO. CLINIC, 210 EAST WALNUT ST.,
NICHOLASVILLE 40356
www.refugeministriesky.org

**University of Kentucky College of
Dentistry** (859) 323-6525 or (859) 323-DENT (3368)
800 ROSE ST., LEXINGTON 40536
www.dentistry.uky.edu
Student dentists under faculty supervision provide a full
range of dental services. Dental insurance accepted. Also
discounted dentures.

DIABETES

American Diabetes Association 1-800-342-2383
www.diabetes.org
Provides literature about diabetes, as well as information
about programs, educators, and doctors in your area.

EPILEPSY

**Epilepsy Foundation
Kentuckiana** (502) 637-4440 or 1-866-275-1078
KOSAIR CHARITIES CENTRE, 982 EASTERN PKWY.,
LOUISVILLE 40217
www.efky.org
Education, events and counseling. Referrals for housing,
education, health services and other needs.

FOOT CARE

America's Foot Centers (808) 208-1305
600 MEIJER DR., STE. 104, FLORENCE 41042 (859) 757-8262
304 6TH AVE., DAYTON 41074 (859) 757-8262
www.americasfootcenter.com
IN-HOME Treatment for a variety of foot and ankle
conditions resulting from medical conditions, impact
exercises and poorly fitted footwear. Wound treatment
for chronic wounds, vascular ulcers, trauma wounds and
Mohs surgery. Providing care to patients for over 25
years. Call to schedule an appointment.

HEART

American Heart Association (859) 317-6880
354 WALLER AVE., LEXINGTON 40504

INCONTINENCE

Incontinence is...

- The loss of bladder or bowel control;
- A medical condition, not a disease;
- Not a “normal” part of growing old or the aging process;
- A common condition that affects approximately 25 million Americans;
- Treatable – a variety of options are available.

It is essential to contact a health professional to determine the specific cause of incontinence.

There are many specialists available to assist in an assessment of bladder control conditions and to provide further information on treatment options.

Organizations which can assist you with information on treatment, products and services available include:

American Urologic Association 1-800-746-4282

National Association for Continence 1-800-252-3337
www.nafc.org

Simon Foundation for Continence 1-800-737-4666
www.simonfoundation.org

KIDNEY

Kidney Health Alliance of Kentucky (859) 277-8259
1517 NICHOLASVILLE RD., SUITE 203, LEXINGTON 40503
www.khaky.org

Serves kidney disease patients and their families. Works to increase awareness and early detection of chronic kidney disease. Nutritional supplement program for dialysis patients, emergency financial assistance to patients, and educational and enjoyable patient activities. Speakers on kidney disease, free kidney health screenings for civic, school, and church events, and an employer-sponsored kidney health screening program.

LEUKEMIA

Leukemia & Lymphoma Society 1-800-955-4572
www.lls.org

Speak to an information specialist for personalized disease and treatment information and clinical trial searches, Mon. - Fri. 9 A.M. TO 9 P.M.

LUNG

American Lung Association (502) 363-2652
10168 LINN STATION RD., LOUISVILLE 40223
www.kylung.org

Helps people with smoking cessation programs.

NEUROMUSCULAR DISEASES

**ALS Association - Lexington
Center of Excellence** (502) 232-5661
740 S. LIMESTONE ST., LEXINGTON

Muscular Dystrophy Association (502) 588-4800
401 E. CHESTNUT ST. STE. 510, LOUISVILLE 40202
www.mda.org

Treatment center for adult patients with neuromuscular diseases including exams, evaluations, therapies, counseling, resources and more.

**National Multiple Sclerosis
Society** 1-800-344-4867 or (502) 451-0014

KENTUCKY-SOUTHEAST INDIANA CHAPTER
1201 STORY AVE., STE. 200, LOUISVILLE 40206
www.nationalmssociety.org

Counseling, information and education as well as therapy and support groups. Referrals to neurologists and healthcare professionals.

PARKINSON'S DISEASE

Bluegrass Area Parkinson's Alliance (859) 428-8627
www.parkinsonslexington.com

Website contains newsletter and information about dates and times of meetings, events and classes.

**Kentucky Parkinson's Disease Info and Referral
Center** (859) 257-APDA (2732) or 1-866-554-APDA
740 S. LIMESTONE ST., L445, LEXINGTON 40536
www.ukhealthcare.uky.edu/apda

Assists patients diagnosed with Parkinson's disease, their families, caregivers and community through a wide range of services including education, support groups, physician referrals, newsletters, therapies, counseling, exercise and more. Contact the center for more information or to be added to our mailing list.

**Parkinson Support Center
of Kentuckiana** (502) 559-3221
4915 NORTON HEALTHCARE BLVD., STE. 400, LOUISVILLE 40241
www.pscky.org

STROKE

American Stroke Association 1-800-242-8721
www.stroke.org

A resource center that provides information on stroke including prevention, recovery, and rehabilitation.

Safety In the Home: Questions to Consider

Lighting

- Is the lighting adequate but not glare-producing? _____
- Are the light switches easy to reach and to turn on? _____
- Can lights be turned on before entering rooms? _____
- Are night-lights used in appropriate places? _____

Hazards

- Are there throw rugs, highly polished floors or other hazardous floor coverings? If so, where? _____
- Can they be removed or made less hazardous? _____
- Do area rugs have non slip backing and are the edges tacked to the floor? _____
- Are cords, clutter or other obstacles in the pathways? _____ If yes, can they be cleared? _____
- Are doorways wide enough to accommodate assistive devices? _____
- Do door thresholds create hazardous conditions? _____
- How does the person obtain objects from hard to reach places?(Chairs can be hazards) _____

Furniture

- Are chairs the right height and depth for the individual? _____
- Do chairs have arm rests? _____
- Are tables sturdy and will not tip if leaned on? _____
- Is small furniture placed away from pathways? _____

Stairways

- Are there light switches at the top and bottom of the stairs? _____
- Are there securely fastened handrails on both sides of stairs? _____
- Are all the steps even? _____
- Should colored tape be used to mark the edges of the steps, particularly the top and bottom? _____

Bathroom

- Are grab bars placed appropriately for the tub and toilet? _____
- Does the tub have skid proof straps or a rubber mat in the bottom? _____
- Is there a tub or shower seat available? _____
- Can the shower head be replaced by a hand held shower head? _____
- Is the height of the toilet appropriate? _____

Bedroom

- Is the height of the bed appropriate? _____
- Is the mattress firm enough at the edges to provide enough support for sitting? _____
- If the bed has wheels, are they locked securely? _____
- Would side rails be a help or a hazard? _____
- When side rails are down, are they completely out of the way? _____
- Is the pathway between bedroom and bathroom clear of objects and well lighted at night? _____
- Would a bedside commode be useful, especially at night? _____

Kitchen

- Are storage areas used to the best advantage - e.g. frequently used objects in the most accessible places? _____
- Are appliance cords in good condition and out of the way? _____
- Are non slip mats used in front of the sink? _____
- Are the markings on stoves and other appliances clearly visible? _____

Emergency

- Is an emergency response system available (911)? _____
- Does the person know how and when to use it? _____
- Would a private emergency call service be helpful? _____
- Is the person's vital information listed in a place where it would be accessible in an emergency? _____

Temperature

- Is the temperature comfortable for the person? _____
- Can the person read the marking on the thermostat and adjust it? _____
- Is water temperature less than 110 Fahrenheit? _____
- During hot weather, is there adequate ventilation? _____
- During cold weather, is the furnace working properly? _____

🕒 **Is Staying at Home the Healthiest or Best Financial Alternative?** Here are questions for consideration and a worksheet to help you decide.

CONSIDERATIONS

- Are you eating right?
- Who can be there to help you when you are sick?
- Are you taking proper care of your home?
- Do you feel safe?
- Are you lonely?
- Can you get out in the winter when you need banking services, groceries and medicine?
- How do you get to church, shopping and doctor's appointments?
- Are you afraid of falling?

MONTHLY EXPENSES

	At Home	Retirement Community or Senior Apt.
Major Household		
Property taxes	\$ _____	\$ _____
Home insurance	\$ _____	\$ _____
Air conditioning/heat	\$ _____	\$ _____
Water	\$ _____	\$ _____
Mortgage or rent	\$ _____	\$ _____
Condo or association fee	\$ _____	\$ _____
Maintenance		
General home repairs	\$ _____	\$ _____
Accessibility repairs	\$ _____	\$ _____
Trash removal/recycling	\$ _____	\$ _____
Lawn care	\$ _____	\$ _____
Household chores	\$ _____	\$ _____
Painting	\$ _____	\$ _____
Cleaning	\$ _____	\$ _____
Exterminating	\$ _____	\$ _____
Security system	\$ _____	\$ _____
Personal		
Groceries	\$ _____	\$ _____
Laundry	\$ _____	\$ _____
Emergency response system	\$ _____	\$ _____
Car or bus expenses/insurance	\$ _____	\$ _____
Medication reminders	\$ _____	\$ _____
Cable TV	\$ _____	\$ _____
Health club fee/exercise programs	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____

Housing & Skilled Healthcare Facilities

Handy forms and guides in this section:

Is Staying at Home the Healthiest or Best Financial Alternative? 85
 Types of Housing with Care Services. 88-89
 Independent/Assisted Living Checklist. 95
 Phone Tips for Seniors. 93
 Is Nursing Home Placement the Best Decision? 99

Advertisers in this section include:

Senior Living Communities

Ashland Terrace 78
 Christian Care Communities:
 Bridgepointe at Ashgrove Woods,
 The Homeplace at Midway. 11
 Daisy Hill Senior Living. 9
 Liberty Ridge Senior Living Community 95
 Mayfair Village 7
 Meadowthorpe Assisted Living
 and Memory Care 5
 Memory Care Concierge 87
 Silver Lexington 87
 Smooth Transitions 87

LGBTQ+ ASSISTANCE

Stonewall Terrace, managed by Winterwood Property Management, is a 26-unit community residence that serves low-income, medically vulnerable tenants, including those living with HIV, seniors and LGBTQIA+ persons. Partnering with AVOL KY, Inc., Stonewall offers educational programs, social opportunities, is senior and LGBTQIA+ inclusive, and provides support services for tenants. Stonewall Terrace and AVOL strive to collaborate with other agencies to better serve medically vulnerable tenants.

For more information, contact:

Stonewall Terrace (859) 225-3000
 1824 Hill Rise Dr., Lexington 40504

Housing Options

There are many housing and living choices. Many apartment units have been built especially for older persons. Some apartment houses may be the site of a senior center or a congregate meal program. Others have transportation and outreach programs with a nearby senior center.

INFORMATION & ASSISTANCE

Community and Resident Services (859) 300-5300

498 GEORGETOWN ST., LEXINGTON 40508

www.lexingtonky.gov/departments/adult-tenant-services

Provides limited financial and housing assistance, crisis intervention, and counseling to residents 18 and older in Fayette County.

Housing Authority (859) 281-5060

TDD: (859) 281-5054

LEXINGTON-FAYETTE URBAN COUNTY

300 WEST NEW CIRCLE RD., LEXINGTON 40505

www.lexha.org

Eligibility: Low-income persons.

Cost: Rent is based on income.

This agency is in charge of all Lexington-Fayette County public housing, with 330 apartments especially for older persons. Apartments are rented to low-income persons.

Applications are taken Mon. - Fri., 8 A.M.-4:30 P.M.

Emergency Housing - If you have an emergency situation, you may utilize the Federal Housing Preference Waiting List or contact the Salvation Army Emergency Shelter located at 736 West Main St. by calling (859) 252-7706.

Limited financial assistance for emergency housing may be available through Community Action at (859) 233-4600 or Volunteers of America (859) 254-3469. For abuse situations, contact the Cabinet for Health and Family Services Adult Protective unit in your area or your local law enforcement agency. A limited number of temporary shelters are available for such cases.

Homestead Exemption Act (859) 246-2722

PROPERTY VALUATION ADMINISTRATOR

101 E. VINE ST., SUITE 600, LEXINGTON 40507

www.fayettepva.com

The Homestead Exemption is available to homeowners age 65+ or those who are disabled. Applicants must own and maintain the home as their primary residence and cannot have a similar exemption on any other property. For 2024, the exemption reduces the home's taxable value by \$46,350. In order to receive the exemption, applicants must complete a one-page application and provide proof of eligibility. Visit the website above to learn more about what documents can prove eligibility and to print the application, or call the PVA Office to request an application or more information.

Kentucky Housing

Corporation (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE RD., FRANKFORT 40601

www.kyhousing.org

Administers federal programs including rental assistance that make safe, decent, affordable housing available.

Offers programs to homeless, low-income families for rental housing financing and rehabilitation, home ownership education, and home repair initiatives.

Lexington Fair Housing Council (859) 971-8067

207 E. REYNOLDS RD., LEXINGTON 40517

Investigates complaints of discrimination related to housing, homeowners or renters insurance, and mortgage financing. Investigates complaints statewide and does not charge for its services.

REACH, Inc. (859) 455-8057

733 RED MILE RD., LEXINGTON 40504

www.reachky.com

Private nonprofit organization committed to making home ownership more affordable to low income to moderate-income families in Fayette and surrounding counties. Through the program, loans may be available for first-time down payments and closing costs.

IN-HOME DEMENTIA ASSISTANCE

Memory Care Concierge (859) 806-7973

www.MemoryCareConcierge.com

Local dementia care specialist. Devoted to supporting those living with dementia and their caregivers. Family consultations, in-home family caregiver training, transitional support during moves, professional caregiver training, family caregiver coaching and more!

SENIOR LIVING PLACEMENT SERVICES

Silver Lexington (859) 351-5890

www.silverlexington.com

Everything you need to know about senior living. Free senior living placement referral service.

MOVING/ORGANIZATION ASSISTANCE

Caring Transitions (859) 543-9848

www.caringtransitionslex.com

Smooth Transitions of Central Ky. (859) 447-4853

www.smoothtransitionscky.com

We take the stress out of moving and downsizing. We also offer aging in place services.

DEMENTIA FRIENDLY REAL ESTATE AGENTS

Berkshire Hathaway de Movellan Properties
SUZANNE ELLIOTT (859) 806-6234

Bluegrass Properties Group
SUSAN MORRISON (859) 420-1727
HOLLY NUTTER (859) 312-6974
MARY ANN MORRIS (859) 619-8888

Bluegrass Sotheby's International Realty
ANDREW MOREMAN (859) 268-0099

EXP Realty
MICHELLE BRIDGES (859) 519-8055

Guide Realty
TRACI LONG (859) 338-3421

Keller Williams Commonwealth
JASON COOMES (859) 361-9996

Keller Williams Legacy Group
CHANDLER WILLIAMS (859) 302-4418

Kentucky Home Team
MIRANDA HINCHMAN (859) 621-8073

(Continued on Page 87)

We take the stress out of moving and downsizing.

WE CAN HELP YOU...

- organize and declutter
- decide what to take
- sort household treasures
- make moving arrangements
- arrange floor space/floor plan
- orchestrate move day
- set up the new home
- donate leftover items
- clean out the old home
- and much more

We also offer Aging in Place services.

 **SMOOTH TRANSITIONS**

SAME HEART. NEW HOME.

Call for a free consultation.
859-447-4853

SmoothTransitions.com

SILVER LEXINGTON

SENIOR LIVING PLACEMENT SERVICE

Everything you need to know about Senior Living

Call the Local Experts
859-351-5890



#CALLUSFIRST


Memory Care Concierge
GUIDING, SUPPORTING & TRANSITIONING SERVICES

Local Dementia Care Specialist

Devoted to supporting those living with dementia and their caregivers

- Family Consultations
- In Home Family Caregiver Training
- Transitional Support During Moves
- Professional Caregiver Training
- Family Caregiver Coaching



Carla Guthrie

Certified Dementia Practitioner
with 25 years experience.
ALZ Support Group Facilitator

Schedule a Consultation
TODAY!

859.806.7973

carlamguthrie@gmail.com
www.MemoryCareConcierge.com

HOUSING OPTIONS

Types of Housing with Care Services

	Independent Community	Assisted Living Communities (includes facilities formerly known as personal care homes)			Family Care Homes	Specialized Personal Care Homes	Nursing Homes	Skilled Nursing Facility (SNF)
		Social Model	Basic Health Model	Dementia Model				
Type of Care	Living in your own home or apartment	Community Housing	Community Housing limited to 2-3 residents; managed by an owner-operator	Community Housing limited to 2-3 residents; managed by an owner-operator	Community housing limited to 3 residents; managed by an owner-operator	Community housing with professional staff. Participates in the mental illness or intellectual disability supplement program. Care needs determined by assessment.	Care needs determined by assessment; Medicaid—"low intensity," "intermediate," or "custodial care"	Care needs determined by assessment; usually include therapies. Medicaid - "high intensity" may also be called sub-acute, rehab, or extended care
Licensing Requirement	None	State License	State License	State License	State License	State License	State License	State License
Certification	None	None	None	None	None	None	Federal, if Medicaid beds	Federal, if Medicaid or Medicare beds
Residents Rights per Statute	Ordinary citizens rights	State rights	State rights	State rights	State rights, except for transfer and discharge	State rights,	All state rights (and federal if participating in Medicaid),	All state and federal rights
Living Space	Can be adapted to accommodate special needs	Usually apartment style living with congregate living spaces.	Usually apartment style living with congregate living spaces.	Usually apartment style living with congregate living spaces.	In a private home; usually shared bedroom; access to all living space in the home	Shared bedrooms. Private bedrooms may be available. Congregate living spaces.	Shared bedrooms and bathrooms; private rooms may be available. Congregate living spaces.	Shared bedrooms and bathrooms; private rooms may be available. Congregate living spaces
Personal Services	Family friends, paid non-professional help, volunteers.	professional support services may be available. May receive assistance with shopping, housekeeping, laundry, and transportation. Meals and social activities included.	Non-professional support services available, including 24 hour supervision. May receive assistance with shopping, housekeeping, laundry, and transportation. Meals and social activities included.	Non-professional support services available, including 24 hour supervision. May receive assistance with shopping, housekeeping, laundry, and transportation. Meals and social activities included.	Non-professional support services available, including 24 hour supervision. May receive assistance with shopping, housekeeping, laundry, and transportation. Meals and social activities included.	Non-professional support services available, including 24 hour supervision. May receive assistance with shopping, housekeeping, laundry, and transportation. Meals and social activities included.	Non-professional support services available, including 24 hour supervision. May receive assistance with shopping, housekeeping, laundry, and transportation. Meals and social activities included.	Non-professional support services available, including 24 hour supervision. May receive assistance with shopping, housekeeping, laundry, and transportation. Meals and social activities included.

Types of Housing with Care Services (continued)

	Independent Community	Assisted Living Communities (includes facilities formerly known as personal care homes)		Family Care Homes	Specialized Personal Care Homes	Nursing Homes	Skilled Nursing Facility
		Social Model	Basic Health Model Dementia Model				
Health Services	By contract with outside entity or performed by family and friends.	No professional staff required. Provide assistance with activities of daily living as determined through assessment. May include bathing, grooming, toileting, and self-administration of medication. May contract with outside provider for additional services. Resident must be ambulatory or mobile non-ambulatory.	Professional staff required to provide assistance with activities of daily living as determined through assessment. May include bathing, grooming, toileting, and medication management. May contract with outside provider for additional services. Resident must be ambulatory or mobile non-ambulatory.	No professional staff required. May be available or provided by contract from home health. Resident must be ambulatory or mobile non-ambulatory.	Professional staff required to provide assistance with activities of daily living as determined through assessment. May include bathing, grooming, toileting, and medication mgmt. Resident must be ambulatory or mobile non-ambulatory.	Professional staff required to provide assistance with activities of daily living as determined through assessment. May include bathing, grooming, toileting, and medication management.	Professional staff required to provide assistance with activities of daily living as determined through assessment. May include bathing, grooming, toileting, and medication management.
Inspection Schedule	Not applicable	Every 2 years if previous licensure review does not find serious violations by the Office of Inspector General.	Every 2 years if previous licensure review does not find serious violations by the Office of Inspector General.	Every 7-15 months by the Office of Inspector General.	Every 2 years if previous licensure review does not find serious violations by the Office of Inspector General.	Every 7-15 months by the Office of Inspector General	Every 7-15 months by the Office of Inspector General
Oversight	Department of Community Based Svcs. if there is referral for neglect by self or caretaker	Department of Community Based Services if abuse, neglect, or exploitation is alleged.	Department of Community Based Services if abuse, neglect, or exploitation is alleged.	Department of Community Based Services if abuse, neglect, or exploitation is alleged.	Every six months by Department for Community Based Services	Department of Community Based Services if abuse, neglect, or exploitation is alleged.	Department of Community Based Services if abuse, neglect, or exploitation is alleged.
Payer Source	Private funds, there is some subsidized housing available; some renovation assistance available	Private funds	Private funds, long-term care insurance, VA contracts.	Private funds, state supplement; VA contracts	Private funds, state supplement; VA contracts	Private funds, Medicaid, VA contracts, long-term care insurance.	Private funds, Medicaid, Medicare, VA contracts, long-term care insurance
Ombudsman Service	No	Yes	Yes	Yes	Yes	Yes	Yes
Notes:				Residents may have a Medical Card (Medicaid) but this does not pay for their stay in the family care home.	Residents may have a Medical Card (Medicaid) but this does not pay for their stay in the specialized personal care home	Care plans are a crucial piece to receiving quality care and should be reviewed every 90 days or when there is a change in condition	Care plans are a crucial piece to receiving quality care and should be reviewed every 90 days or when there is a change in condition. Even if the unit is in a hospital, it is still a nursing facility.

Chart compiled by Nursing Home Ombudsman Agency of the Bluegrass

Kenwood Realty Group

KENYA WOODS (859) 338-4565

Plum Tree Real Estate, LLC

TOMMY JAGGERS (859) 396-9016

Rector Hayden Realtors

LURA JUSTICE (859) 338-6099

LISA DICKENS (859) 276-4811

RICHARD JUSTICE (859) 338-6099

BETH BELL BROWN (859) 321-7753

RE/MAX Elite Realty

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MARY FRANCIS (859) 797-2356

TERRA HARRISON (859) 312-0058

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The Arvin Group at The Agency

SARAH ARVIN (219) 218-2310

The Local Agents

JOE LYBROOK (859) 230-1648

The Real Estate Group

NATALEE MASON (859) 489-7802

CRYSTAL TOWE (859) 492-8861

QUESTIONS TO ASK

If I wish to remain in my own home, what services will I need, and can I afford them? What about:

- Repair/maintenance, home adaptation remodeling?
- Personal and nursing care assistance?
- Cooking?
- Companionship, safety and reassurance

If I choose to move to an adult living community, will I have:

- Privacy?
- Emergency assistance and security?
- Frequent laundry and housekeeping service?
- Access to transportation, shopping and preferred worship?

- A place that feels comfortable?
- My own furnishings?
- Good food and a selection of food?
- My preferred diet and have in-room tray service if I decide I'm not feeling well?
- My own phone? And be able to have my family and friends visit when I like?
- Scheduled activities that I like?

Do I:

- Need respite care?
- Like the decor and feel at home?
- Feel comfortable with the worship services?
- Like the management, the people, their approach, philosophy and styles?
- Understand all room costs and additional fees?
- Feel secure about the financial stability of the owners/management?
- Insurance and billing help?

FAMILY CARE HOMES

State licensed, community-based residences that provide 24-hour supervision and personal care to 1 – 3 non-related persons. Personal care includes room, meals, laundry, cleaning, supervision of medications, and assistance with activities of daily living, such as bathing, dressing, and grooming. Family Care Homes are intended to promote family-like care of residents. Most residences are actually private homes in which residents may have a shared or private room, and communal dining and living area.

Individual operators of Family Care Homes determine the cost of care and services provided. In general, monthly fees may range from \$800 – \$2,000/month, depending on the type of home and services provided. Because Family Care Homes promote a family-like environment, residents should feel comfortable with the operator, family members living at home, and other residents. When considering placement within a Family Care Home, potential residents should openly discuss their schedules, personal needs, diet, medications, social activities, likes, and dislikes with the operator. Additionally, consumers should give consideration to the location of the home, its general condition, and the operator's training and professional experience. For more information on family care homes, a complete listing, or placement, contact:

Family Care Home Services of the Nursing Home Ombudsman Agency of the Bluegrass (859) 277-9215 or (877) 787-0077
www.ombuddy.orgc

Senior Housing and Supportive Care Communities - Overview

There are four main categories of Senior Housing available: Independent Living, Assisted Living, Personal Care and Long Term Care Facilities. Each offers different levels of care and support to residents. Within those main categories there are several services available for specific needs such as Memory Care Units in Personal Care Facilities or Long Term Care Facilities for those with memory disorders. Some communities offer several of these categories, creating a continuum of care service.

WHAT TO LOOK FOR WHEN CHOOSING ANY TYPE OF SENIOR HOUSING

Upon arrival, your first impression should be one that makes you feel comfortable and secure.

Ask yourself the following questions:

- Is the community clean and maintained, inside and out?
- Are residents participating and enjoying themselves alone and in group settings?
- Is the staff friendly, pleasant, and well groomed?
- What is the staff-to-resident ratio, including nights/weekends?
- Is the staff licensed or certified? If not certified or licensed, what kind of training does staff receive?
- Are there social activities available that you enjoy?
- Are housekeeping services available, and what do they include? What is included in the monthly service fee? Do you have a listing of additional charges?
- Does the community sponsor religious activities or provide transportation to places for worship?
- What type(s) of transportation are available, and how often may they be used? How is transportation scheduled? Is there a limit to the distance the transportation serves? What, if any, are the transportation fees?
- Are there services that you need, such as a hairdresser, health club, or a gift shop on the premises?
- Does staff address the residents by their proper names?
- May you meet the facility manager and other pertinent staff members, or visit on a weekend and share meal with another resident prior to your decision?

- Are there guest facilities for visiting friends or relatives?
- How are the meals served? Is there assigned seating, or are you free to choose where you would like to sit? What special diets are offered? Is there a dietitian on staff? How often are menus changed and how are they planned? What types of meal plans are offered?

Always visit more than one place! They all have different atmospheres and cultures; you want to be comfortable. Spend some time looking around. Try to observe at different times of day to see how social activities, care and meals are handled.

CHOOSING AN INDEPENDENT LIVING COMMUNITY

If you are physically and socially independent and choose to live in a community with others, independent living communities might be right for you. Many of the independent senior communities offer different levels of assistance and services, such as meals, transportation, social and recreational activities, security, housekeeping and maintenance. Some even offer additional levels of care (assisted living and skilled nursing care) in the community.

CHOOSING AN ASSISTED LIVING OR PERSONAL CARE FACILITY

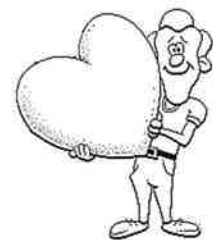
Ask yourself the following questions:

- Is the cost of the facility covered by your long-term care insurance?
- Is the food appealing?
- Are there handrails to help residents walk safely?
- What assistance with activities of daily living (bathing, dressing, grooming, transferring, toileting, eating) is given? How often?

NURSING HOME DATABASE

The Federal government keeps a database of the over 17,000 nursing homes in the United States. Information is available on 10 quality indicators, examining such things as the prevalence of physical restraints at a facility and the percentage of residents who have bed sores. Also available is information found during annual inspections, such as deficiencies and complaint investigation.

The information can be accessed by calling 1-800-MEDICARE, or by visiting the government's web site, www.medicare.gov.



- What assistance with instrumental activities of daily living (housekeeping, shopping, laundry, chores, and transportation) is given? How often?
- Is the Assisted Living Community certified by the Ky. Department for Aging and Independent Living?
- Is the Personal Care Community licensed by the Office of Inspector General?
- Is the outside of the facility clean and in good repair?
- Is there an odor when you enter the facility?
- Are the rooms clean and in good repair?
- Are there grab rails in the bathrooms?
- Are there places outdoors for residents to sit?
- Can residents in wheelchairs get around easily?
- Is there enough light for residents to see and feel comfortable?
- Do the residents appear to enjoy being with the staff and vice versa?
- Are most of the residents dressed for the season and the time of day?
- Does the staff know the residents by name and address them properly?
- Does the staff respond quickly to call lights?
- Is there a variety of activities going on while you are there?
- Are residents included in the meal planning?
- Is there a resident's council?
- Does the family participate in care planning?
- What is the cost of all services? Services such as laundry, salon, or transport may be added onto the fee.
- What is the payment structure for care and services?
- Are there handrails to help residents walk safely?
- Are there grab rails in the bathrooms?
- Are there places outdoors for residents to sit?
- Can residents in wheelchairs get around easily?
- Is there enough light for residents to see and feel comfortable?
- Do you see the residents' personal items from home in the rooms?
- Is there a private location for you and your family to visit?
- Do the residents appear to enjoy being with the staff and vice versa?
- Are most of the residents dressed for the season and the time of day?
- Does the staff know the residents by name and address them properly?
- Does the staff respond quickly to call lights?
- Are there a variety of activities going on while you're there?
- Is the food appealing?
- Are residents included in the meal planning?
- Is there a resident's council?
- Is there a family council?
- What is the payment structure for care and services?
- Do staff and other professionals (therapists, etc.) work together to plan the residents' care needs?
- Does the family participate in care planning?
- Is the facility certified for Medicare?
- Are there special services that are offered, such as dementia units or respiratory care units?
- Is the facility certified for Medicaid?
- What is the cost of all services? Services such as laundry, salon, or transportation may be added onto the daily fee.
- Can a "private pay" patient stay when resources run out?

CHOOSING A LONG TERM CARE FACILITY

Ask yourself the following questions:

- Is the outside of the facility clean and in good repair?
- Is there an odor when you enter the facility?
- Are the rooms clean and in good repair?

Tell them you saw it in...Pathways!

If you have questions about a particular facility or long-term care... Call the Nursing Home Ombudsman Agency. For information about a particular facility or questions regarding accessing long term care, please call (859) 277-9215 or visit www.ombuddy.org for their free booklet "Important Information - A Guide to Long Term Care for Residents and Families".

SENIOR HOUSING TERMS

Assisted Living

These state certified facilities offer basic assistance with activities of daily living and organized social and recreational activities. Persons who wish to live as independently as possible can receive help with bathing, grooming, meal service and reminders for taking medications. Fees for care vary and may be supplemented by long-term care insurance.

Continuing Care Retirement Communities

Offer a continuum of services: independent living cottages or apartments, assisted living, personal care and a skilled nursing facility on-site or nearby. Some charge an entrance fee/membership fee (or an endowment) that can vary by life expectancy.

Independent Living

This is a broad term encompassing many types of housing options including independent living within a congregate housing setting. Independent Living means that a person is able to maintain his or her own living area and attend to personal care needs.

Long Term Care

Twenty-four hour medical care is provided for those who need skilled or intermediate nursing care. Cost of care may be covered by Private Pay, Long-Term Care Insurance or Medicaid.

Memory Care

Specialized care and programming for those with Alzheimer's disease or other memory care disorders.

Personal Care

These state licensed facilities provide care for the person who needs assistance with personal hygiene and other activities of daily living. They also have organized social and recreational activities. Medicines can be dispensed by staff, which is prohibited in assisted living facilities.

Rent-Subsidized Housing

These independent living subsidized apartment complexes are generally for those 62 and older who are able to live on their own, even if handicapped or disabled. Each facility has its own eligibility requirements, and many have waiting lists.

Respite

Temporary medical or non-medical services designed to offer relief to those who are caring for family members who might otherwise require permanent placement in a facility outside the home.

Subsidized Housing

These housing facilities are built and/or operated with public or private subsidies. In general, rent is based on income, usually no more than 30% of income.

☛ Phone tips for seniors:

- Start a buddy system. You and a friend or relative can set a special time when you call each other every day. It's an easy way to keep track of each other.
- People who live alone, especially women, can list only first and middle initials in the telephone directory to avoid calls from people making harassing calls.
- Use answering machines to keep potential burglars guessing about who's home and who's not. Women living alone may ask a male friend or relative to make the recording using your telephone number only.

Stop telephone scams by keeping these tips in mind:

- Hang up if a telemarketer calls before 8 A.M. or after 9 P.M.
- If you suspect a scam, call the State Attorney General. If you have been the victim of a scam, call the National Fraud Information Center at: 232-6330 or 1-800-876-7060.
- Resist high pressure sales. True businesses will respect the word "no."
- If you tell the seller not to call back and he does, hang up. That's against the law!
- Be sure to get written information before you commit to anything.

When you're out:

- Make sure someone knows where you're going and when you expect to return.
- Carry change for emergency telephone and transportation use.
- Carry a shriek alarm.
- When using a bus or public transportation, sit as near the driver as possible.

Sources: Federal Trade Commission, Bellsouth, Senior Citizens Against Crime

Independent/Assisted Living Comparison Checklist

BASIC FEE STRUCTURE

AMENITIES

SERVICES

Entrance Fee/Terms

Lease Term/Deposit

Owner/Affiliation/Years in Business

Living Units Monthly Charge

Studio

One bedroom

Two bedroom

Cottage

Furnished for any of above

Food Service Monthly Charge

Breakfast: Continental

Full

Lunch

Dinner

In-room charge

Equipped kitchen: Electric/gas

Microwave

Utilities Monthly Charge

Air conditioning/heat

Housekeeping Monthly Charge

Housekeeping weekly/biweekly

Linens weekly/biweekly

Home Health Services Charge

On-site medical services/nurse/24 hours

Post surgery or acute illness

Phone call medication reminders

Pulse or blood pressure check in apartment

Assistance with bathing, grooming, dressing

Additional home health/medical care:

Additional Charges

Cable

Phone

Transportation

Other:

MONTHLY TOTAL

Safety and Security

24 hour entry monitor/security

Locked entrance

Sprinkler/smoke detector

24 hour emergency call

in bathroom

in bedroom

Non-skid bathroom grab

Hall handrails/guardrails

Social and Health Programs

Activities planned (cultural, educational, leisure, social)

Exercise programs

Health screenings

Resident services coordinator

Transportation

as personally needed

as scheduled

Convenience and Errands

Bank

Laundry

in building (coin)

onfloor (coin)

unit hook-up

Parking reserved

Pharmacy

Phone outlets pre-wired

Post office

Trash removal

Other:

Bathing/personal held sprayers

Cable TV hook-up/satellite dish

Chapel

Decor choice/allowance

Draperies

Exercise room

Fireplace

Fishing lake

Furnished units

Game room/activities

Gardening area/greenhouse

Gazebo

Guest rooms

Individual patio/veranda

Hot water dispenser

Levered door handles

Library

Lockers

Lounge with TV/without TV

Meeting room & private dining

Outdoor nature paths

Pets allowed

Pool/spa/Jacuzzi/sauna

Private dining

Putting green

Workshop

Other:

Senior Housing Facilities by County

The following facilities are listed by county. Under each facility is a listing of the levels of care provided. The levels of care are Independent, Assisted, Personal, Skilled, Respite and Memory (which includes Alzheimer's care).

HOUSING SPONSORS

The following facilities have assisted in the printing of Pathways through their advertising support:

Ashland Terrace (859) 266-2581

475 SOUTH ASHLAND AVENUE, LEXINGTON 40502
www.ashlandterrace.org

Ashland Terrace is a non-profit, independent living for women over age sixty. Meals, transportation, housekeeping, linens and a variety of activities/outings provided. Rent is privately subsidized based on monthly income.

Levels of care: Independent.

Bridgepointe at Ashgrove Woods (859) 885-3000

5220 GREY OAK LANE, NICHOLASVILLE 40356
www.BridgepointeAssistedCare.com

Located in Bannan Crossing, Bridgepointe at Ashgrove Woods is a Christian Care Community offering assisted senior care, memory care and adult day services featuring the Best Friends Approach™.

Levels of care: Independent, Assisted, Personal, Memory.

Daisy Hill Senior Living Community (859)753-2000

1001 CROSSFIELD DRIVE, VERSAILLES 40383
www.daisyhillseniorliving.com

Levels of care: Independent, Assisted, Personal, Respite, Memory.

The Homeplace at Midway (859) 846-4663

101 SEXTON WAY, MIDWAY 40347
www.TheHomeplaceAtMidway.com

Levels of care: Assisted, Memory, Skilled.

Liberty Ridge Senior Living Community (859) 543-9449

701 LIBERTY RIDGE LANE, LEXINGTON 40509
www.libertyridge.com

Liberty Ridge is a non-profit, faith-based (people of all faiths warmly welcome), family-oriented community situated in a park-like setting on 30+ acres of bluegrass, just minutes from Hamburg Shopping Center and I-75. Shopping, restaurants, medical facilities, and hospitals all within a 5 -10-minute drive. Liberty Ridge offers a variety of lifestyle options to suit your needs and desires, including Assisted Living apartments, quiet person-centered Memory Care Neighborhood, and Independent Living Garden Homes. Assistance with activities of daily living is available when/if needed.

Levels of care: Independent, Assisted, Memory.

LIBERTY RIDGE
Senior Living Community

Located on 30 rolling acres in the heart of Kentucky bluegrass country, Liberty Ridge is a place you'll be proud to call home. We offer a variety of lifestyle options to suit your needs and life enrichment activities that engage and entertain our residents, as well as encourage strong bonds between neighbors.

Non-profit + Faith-Based
Park Like Setting + Many More Amenities!

Senior Living Choices

Assisted Living Easy Living Garden Homes Memory Care Neighborhood

(859) 543-9449
701 Liberty Ridge Lane • Lexington, KY 40509
www.libertyridge.com

Mayfair Village (859) 266-2129

3310 TATES CREEK ROAD, LEXINGTON 40502
www.mayfairseniors.com

Levels of care: Independent, Personal.

Meadowthorpe Assisted Living & Memory Care (859) 878-1300

191 LEESTOWN CENTER WAY, LEXINGTON 40511
www.meadowthorpe.com

Levels of care: Assisted, Memory, Respite

The following is a county-by-county listing of facilities.

(Continued on Page 96)

CAREGIVER TIP

Moving a loved one into a nursing home is an act of love, not a denial of duty. Many older adults who have lived in isolation for a long time find new friends and new experiences to keep connected with life once they become residents. Additionally, the very frail often significantly improve with regular medical care and a healthy nutrition program.

HOUSING OPTIONS

ANDERSON COUNTY

Christian Care of Lancaster (859) 792-6844
 308 WEST MAPLE AVENUE, LANCASTER 40444
 www.cccoflancaster.com
 Levels of care: Skilled, Respite.

Heritage Hall Health & Rehabilitation (502) 839-7246
 331 SOUTH MAIN STREET, LAWRENCEBURG 40342
 www.seniorcare-corp.com
 Levels of care: Personal, Skilled, Respite.

Hometown Manor of Lawrenceburg (502) 859-3025
 101 HAWKINS STREET, LAWRENCEBURG 40342
 www.hometownmanor.com
 Levels of care: Assisted.

BOURBON COUNTY

Bourbon Hts. Nursing Home (859) 987-5750
 2000 SOUTH MAIN ST., PARIS 40361
 Levels of care: Ind., Personal, Skilled, Respite, Memory.

BOYLE COUNTY

Charleston Assisted Living (859) 236-9292
 203 BRUCE COURT, DANVILLE 40422
 www.charlestonhealthcarecenter.net
 Levels of care: Assisted.

Danville Center for Health & Rehab (859) 236-3972
 642 NORTH 3RD STREET, DANVILLE 40422
 Levels of care: Skilled, Respite, Memory.

**Ephraim McDowell Regional Medical Center
 Transitional Care Unit** (859) 239-1000
 217 SOUTH 3RD STREET, DANVILLE 40422
 www.emhealth.org
 Levels of care: Skilled.

Hall & Preston Family Care Home (859) 854-6307
 122 EAST SHELBY, JUNCTION CITY 40440
 Levels of care: Personal.

Henson Family Care Home (859) 854-6295
 215 GRAFTON ST (P.O. BOX 219), JUNCTION CITY 40440
 Levels of care: Personal.

**McDowell Place
 of Danville** (859) 239-4663 or 1-877-402-4663
 1181 BEN ALI DRIVE, DANVILLE 40422
 www.emhealth.org/index.php/locations/mcdowellplace
 Levels of care: Independent, Assisted, Personal, Respite.

Morning Pointe of Danville (859) 965-1008
 1375 PERRYVILLE RD., DANVILLE 40422
 Levels of care: Personal, Memory.

**Parkview Manor Assisted
 Living Community** (859) 236-1557
 1004 ARGYLL WOODS DRIVE, DANVILLE 40422
 www.pvmanor.com
 Levels of care: Assisted.

Walker's Trail Senior Living (859) 236-5383
 100 DAVCO DR., DANVILLE 40422
 Levels of care: Assisted, Memory.

CLARK COUNTY

**Clark Regional Medical Center
 Transitional Care Unit** (859) 745-3500
 175 HOSPITAL WAY, WINCHESTER 40391
 Levels of care: Skilled.

Fountain Circle (Signature) (859) 744-1800
 200 GLENWAY DRIVE, WINCHESTER 40391
 Levels of care: Skilled.

Rose Mary C. Brooks Place (859) 745-4904
 200 ROSE MARY DRIVE, WINCHESTER 40391
 www.brooksplace.org
 Levels of care: Independent, Assisted.

ESTILL COUNTY

**Irvine Nursing and
 Rehabilitation Center** (606) 723-5153
 411 BERTHA WALLACE DRIVE, IRVINE 40336
 Levels of care: Personal, Skilled, Respite.

FAYETTE COUNTY

**Bluegrass Care &
 Rehab Center (Signature)** (859) 272-0608
 3576 PIMLICO PARKWAY, LEXINGTON 40517
 Levels of care: Skilled.

The Breckinridge (859) 543-0824
 2109 CORNERSTONE DRIVE, LEXINGTON 40509
 www.thebreckinridge.com
 Levels of care: Personal, Memory.

Bridgepointe at Ashgrove Woods (859) 885-3000
 5220 GREY OAK LANE, NICHOLASVILLE 40356
 www.BridgepointeAssistedCare.com

Cambridge Place (859) 252-6747
 2020 CAMBRIDGE DRIVE, LEXINGTON 40504
 Levels of care: Skilled.

Cedarhurst of Beaumont (859) 710-5458
 1165 MONARCH ST., LEXINGTON 40513
 www.cedarhurstliving.com/cedarhurst-beaumont-ky
 Levels of care: Personal, Memory.

Hamburg Senior Residence (859) 368-7640
1601 VILLA MEDICI PASS, LEXINGTON 40509
Levels of care: Independent.

Hartland Hills (859) 295-3757
1005 TANBARK ROAD, LEXINGTON 40515
Levels of care: Independent.

Highgrove at Tates Creek (859) 245-0100
4251 SARON DRIVE, LEXINGTON 40515
Levels of care: Independent, Assisted, Memory.

Homestead Nursing Center (859) 252-0871
1608 VERSAILLES ROAD, LEXINGTON 40504
Levels of care: Skilled, Personal.

Homewood Residence at Richmond Place (859) 269-6308
3151 RIO DOSA DRIVE, LEXINGTON 40509
Levels of care: Personal.

The Lafayette at Lexington Country Place (859) 278-9080
690 MASON HEADLEY ROAD, LEXINGTON 40504
www.lafayettelexington.com
Levels of care: Independent.

The Lantern at Morning Pointe (859) 309-4867
225 RUCCIO WAY, LEXINGTON 40503
www.morningpointe.com
Levels of care: Personal, Memory.

The Lantern at Morning Pointe - East (859) 721-0350
150 SHORESIDE DRIVE, LEXINGTON 40515
www.morningpointe.com
Levels of care: Personal, Memory.

Legacy Home (859) 967-3551
938 DELAWARE AVENUE, LEXINGTON 40505
www.legacyhomeministry.org/#home
Levels of care: Independent.

Legacy Reserve at Fritz Farm (859) 286-5111
2700 MAN O'WAR BLVD., LEXINGTON 40515
www.legacyreserveky.com
Levels of care: Independent, Personal, Memory.

CAREGIVER TIP

Some nursing home residents have frail bodies but very alert minds. Other residents may not be able to process numbers to play bingo, but enjoy trips out to a park, or to see holiday decorations. Study the activities schedule to make sure your loved one will have access to the types of activities he or she will enjoy and look forward to each day.

Lexington Country Place (859) 259-3486
700 MASON HEADLEY ROAD, LEXINGTON 40504
www.lexingtoncountryplace.com
Levels of care: Personal, Skilled, Memory.

Lexington Premier Nursing & Rehab (859) 263-2410
2770 PALUMBO DRIVE, LEXINGTON 40509
Levels of care: Skilled.

Liberty Ridge Senior Living Community (859) 543-9449
701 LIBERTY RIDGE LANE, LEXINGTON 40509
www.libertyridge.com
Levels of care: Independent, Assisted, Memory.

Magnolia Springs Senior Living of Lexington (859) 410-6575
2701 MAGNOLIA SPRINGS DR., LEXINGTON 40511
Levels of care: Independent, Assisted, Memory.

Main Street Baptist Manor * (859) 263-5153
428 DARBY CREEK ROAD, LEXINGTON 40509
Levels of care: Independent.

Mayfair Manor (859) 266-2126
3300 TATES CREEK ROAD, LEXINGTON 40502
Levels of care: Skilled.

Mayfair Village (859) 266-2129
3310 TATES CREEK ROAD, LEXINGTON 40502
www.mayfairseniors.com
Levels of care: Independent, Personal.

Meadowthorpe Assisted Living & Memory Care (859) 878-1300
191 LEESTOWN CENTER WAY, LEXINGTON 40511
www.meadowthorpe.com
Levels of care: Assisted, Memory, Respite

Morning Pointe of Lexington (859) 554-0060
233 RUCCIO WAY, LEXINGTON 40503
www.morningpointe.com
Levels of care: Apartments, Personal.

Morning Pointe of Lexington - East (859) 721-0350
150 SHORESIDE DRIVE, LEXINGTON 40515
www.morningpointe.com
Levels of care: Apartments, Personal, Memory.

Northpointe-Lexington Health Care Center (859) 272-2273
1500 TRENT BOULEVARD, LEXINGTON 40515
Levels of care: Skilled, Memory.

Pine Meadows Health Care (859) 254-2402
1608 HILL RISE DRIVE, LEXINGTON 40504
Levels of care: Skilled.

Preston Greens (859) 309-1897
1825 LITTLE HERB WAY, LEXINGTON 40509
Levels of care: Personal, Memory.

Richmond Place (859) 269-6308
3051 RIO DOSA DRIVE, LEXINGTON 40509
www.brookdaleliving.com/richmond-place.aspx
Levels of care: Independent, Personal, Respite, Memory.

Russell School Apartments * (859) 368-0481
211 WEST 5TH STREET, LEXINGTON 40508
Levels of care: Independent.

**Sayre Christian Village -
Friendship Towers** (859) 271-9001
580 GREENFIELD DRIVE, LEXINGTON 40517
www.sayrechristianvillage.org
Levels of care: Independent, Assisted.

**Sayre Christian Village -
Sayre Healthcare Center** (859) 271-9000
3775 BELLEAU WOOD DRIVE, LEXINGTON 40517
Levels of care: Skilled, Memory.

**Sayre Christian Village -
Baunta Apartments** (859) 271-9000
3816 CAMELOT DRIVE, LEXINGTON 40517
www.sayrechristianvillage.org
Levels of care: Independent.

**Sayre Christian Village -
Forest View Apartments** (859) 271-9000
3824 CAMELOT DRIVE, LEXINGTON 40517
www.sayrechristianvillage.org
Levels of care: Independent.

The Willows at Citation (859) 554-4757
1376 SILVER SPRINGS DRIVE, LEXINGTON 40511
Levels of care: Personal Care, Assisted, Skilled, Respite.

The Willows at Fritz Farm (859) 687-8857
2710 MAN O WAR BLVD, LEXINGTON 40515
Levels of care: Personal Care, Assisted, Skilled, Respite.

The Willows at Hamburg (859) 559-0917
2531 OLD ROSEBUD DR., LEXINGTON 40509
Levels of care: Personal Care, Skilled, Respite, Memory.

FRANKLIN COUNTY

Ashwood Place Retirement Living (502) 223-5551
102 LEONARDWOOD DR., FRANKFORT 40601
www.ashwoodplace.com
Levels of care: Independent, Respite.

Bradford Square/Genesis Healthcare (502) 875-5600
1040 US 127 SOUTH, FRANKFORT 40601
Levels of care: Skilled.

Dominion Senior Living (502) 871-4004
122 LEONARDWOOD DR., FRANKFORT 40601
Levels of care: Independent, Assisted, Personal, Memory.

**The Lantern at Morning Pointe/
Alzheimer's Center** (502) 266-7118
66 C. MICHAEL DAVENPORT BLVD., FRANKFORT 40601
Levels of care: Personal, Memory.

Morning Pointe of Frankfort (502) 226-5888
68 C. MICHAEL DAVENPORT BLVD., FRANKFORT 40601
Levels of care: Personal.

**Pleasant Meadow Assisted
Living Frankfort** (502) 352-2330
201 DEMOCRAT DRIVE, FRANKFORT 40601
Levels of care: Assisted, Respite.

GARRARD COUNTY

Baker (Joyce) Family Care Home I (859) 925-9882
3951 HARMONS LICK RD, CRAB ORCHARD 40419
Levels of care: Personal.

Baker (Linda) Family Care Home II (859) 925-3059
2389 DRIPPING SPRINGS RD, CRAB ORCHARD 40419
Levels of care: Personal.

Christian Care Center of Lancaster (859) 792-6844
308 WEST MAPLE AVENUE, LANCASTER 40444
www.cccoflanaster.com
Levels of care: Skilled, Respite.

Jordan Family Care Home (859) 925-4047
2432 NARROW GAP RD, CRAB ORCHARD 40419
Levels of care: Personal.

Ledford Family Care Home (859) 792-1695
3395 HARMONS LICK RD, CRAB ORCHARD 40419
Levels of care: Personal.

Sims Family Care Home (606) 355-7552
1875 HIGHWAY 39 SOUTH, CRAB ORCHARD 40419
Levels of care: Personal.

Stiles Family Care Home (606) 792-1424
3175 HARMONS LICK RD, CRAB ORCHARD 40419
Levels of care: Personal.

HARRISON COUNTY

Cedar Ridge Health Campus (859) 342-3305
1217 US HWY 62 E., CYNTHIANA 41031
www.cedarridgehs.com
Levels of care: Ind., Assisted, Personal, Skilled, Memory.

Grand Haven Nursing Home (859) 234-2050
105 RODGERS PARK DRIVE, CYNTHIANA 41031
Levels of care: Skilled.

Parkside Manor
 117 ODDVILLE PIKE, CYNTHIANA 41031
 Levels of care: Personal.

(859) 234-4430

Shady Lawn Home
 108 SOUTH MILLER STREET, CYNTHIANA 41031
 Levels of care: Personal.

(859) 234-2606

Is nursing home placement the best decision?
 This chart will help you sort out what options are available and affordable.

FINANCIAL RESOURCES

Monthly Income (including savings)

Social Security income _____

Pension _____

Union/VA benefits _____

Interests, annuities _____

Dividends _____

Other assets _____

Other Resources

Medicare insurance _____

Private insurance _____

Assets _____

Total Income and Resources

MONTHLY NURSING HOME COST FOR:

Skilled care _____

Personal care _____

Therapies _____

Pharmacy _____

Medical equipment/supplies _____

Other _____

Total Nursing Home Cost

Income/Cost Variance

SERVICES TO ENABLE YOU TO REMAIN AT HOME

Availability/Monthly Cost for:

Accessibility remodeling _____

Adult day care _____

Companionship _____

Emergency response _____

Friendly visitors _____

Home chore services _____

Home delivered meals _____

In-home personal care _____

In-home skilled care _____

Telephone reassurance _____

Respite care _____

TOTAL

ALTERNATIVE HOUSING ARRANGEMENTS

Home remodeling _____

Home sharing _____

Adult Care homes _____

Assisted living _____

Congregate housing _____

Seniors apartment _____

JESSAMINE COUNTY

Bridgepointe at Ashgrove Woods (859) 885-3000
 5220 GREY OAK LANE, NICHOLASVILLE 40356
 www.BridgepointeAssistedCare.com
 Levels of care: Personal, Memory.

Cedarhurst of Nicholasville (859) 241-3344
 1600 NICHOLASVILLE BYPASS, NICHOLASVILLE 40356
 Levels of care: Personal, Memory.

Nicholasville Nursing & Rehab (859) 885-4171
 100 SPARKS AVENUE, NICHOLASVILLE 40356
 Levels of care: Personal, Skilled.

Rose Terrace Lodge (859) 885-3821
 401 NORTH SECOND STREET, NICHOLASVILLE 40356
 Levels of care: Personal.

Thompson-Hood Veterans Home 1-800-928-4838 or (859) 858-2814
 100 VETERANS DRIVE, WILMORE 40390
 www.thvc.ky.gov
 Levels of care: Skilled.

Wesley Village (859) 858-3865
 1125 LEXINGTON ROAD, WILMORE 40390
 www.wvillage.org
 Levels of care: Independent, Assisted, Personal, Skilled, Memory.

LINCOLN COUNTY

Golden Living - Stanford (606) 365-2141
 105 HARMON HEIGHTS, STANFORD 40484
 Levels of care: Skilled, Memory.

Lewis Family Care Home (606) 365-7991
 775 TOLLEY ROAD, WAYNESBURG 40489
 Levels of care: Personal.

Waynesburg Manor (606) 379-2614
 765 HIGHWAY 3276, PO BOX 68, WAYNESBURG 40489
 Levels of care: Personal, Skilled.

MADISON COUNTY

Arcadian Cove (859) 661-4029
 THE PAVILLION AT GOLDEN LEAF, 532 CADY DR., RICHMOND 40475
 www.arcadiancove.net
 Levels of care: Independent, Assisted.

Berea Health Care Center (859) 986-4710
601 RICHMOND ROAD, BERE A 40403
Levels of care: Skilled, Respite.

Carter Family Care Home (859) 986-9201
407 CENTER ST, BERE A 40403
Levels of care: Personal.

Dominion Senior Living (859) 353-6777
200 MERIDIAN WAY, RICHMOND 40475
Levels of care: Personal, Memory.

Kenwood Health and Rehab Center (859) 623-9472
130 MEADOWLARK DRIVE, RICHMOND 40475
Levels of care: Independent, Assisted, Personal, Skilled.

Madison Health and Rehabilitation (859) 623-3564
131 MEADOWLARK DRIVE, RICHMOND 40475
Levels of care: Skilled.

Morning Pointe of Richmond (859) 626-5000
1400 GIBSON BAY DRIVE, RICHMOND 40475
www.morningpointe.com
Levels of care: Independent, Assisted, Personal, Respite.

St. Andrews Place Retirement Comm. (859) 625-1400
300 STOCKER DRIVE, RICHMOND 40475
www.standrewsplace.org
Levels of care: Independent.

The Terrace Nursing and Rehabilitation Facility (859) 228-0551
1043 BROOKLYN BOULEVARD, BERE A 40403
Levels of care: Independent, Skilled.

Telford Terrace (859) 626-5200
1025 ROBERT L. TELFORD DRIVE, RICHMOND 40475
Levels of care: Personal, Skilled, Respite, Memory.

MERCER COUNTY

The Harrods Assisted Living Facility (859) 734-9771
200 CONOVER DRIVE, HARRODSBURG 40330
Levels of care: Independent, Assisted.

Harrodsburg Nursing and Rehab (859) 734-7791
853 LEXINGTON ROAD, HARRODSBURG 40330
Levels of care: Assisted, Skilled, Respite, Memory.

Humfleet Family Care Home (859) 734-9672
325 ADAMS LANE, HARRODSBURG 40330
Levels of care: Personal.

James B. Haggin Memorial Hospital - Extended Care (859) 734-5441
464 LINDEN AVENUE, HARRODSBURG 40330
Levels of care: Assisted, Skilled, Respite.

The Willows at Harrodsburg (859) 734-2953
180 LUCKY MAN WAY, HARRODSBURG 40330
Levels of care: Personal Care, Skilled, Respite, Memory.

POWELL COUNTY

Stanton Nursing & Rehabilitation Center (606) 663-2846
31 DERICKSON LANE, STANTON 40380
Levels of care: Skilled.

SCOTT COUNTY

Ashton Grove Senior Living (502) 570-9222
115 ASHTON GROVE PATH, GEORGETOWN 40324
Levels of care: Independent Living Cottages, Assisted Living, Memory Care.

Dover Manor (502) 863-9529
112 DOVER DRIVE, GEORGETOWN 40324
Levels of care: Personal, Skilled, Respite.

Hometown Manor Assisted Living Community (502) 570-9700
523 EAST WASHINGTON STREET, GEORGETOWN 40324
www.hometownmanor.com
Levels of care: Assisted, Respite.

Signature Health Care of Georgetown (502) 863-3696
102 POCAHONTAS TRAIL, GEORGETOWN 40324
www.shcofgeorgetown.com
Levels of care: Skilled, Respite.

Windsor Gardens of Georgetown (502) 570-0540
100 WINDSOR PATH, GEORGETOWN 40324
www.windsorgardens.com
Levels of care: Independent, Assisted, Memory.

WOODFORD COUNTY

Daisy Hill Senior Living Community (859) 753-2000
1001 CROSSFIELD DRIVE, VERSAILLES 40383
www.daisyhillseniorliving.com
Levels of care: Independent, Assisted, Personal, Respite, Memory.

The Homeplace at Midway (859) 846-4663
101 SEXTON WAY, MIDWAY 40347
www.TheHomeplaceAtMidway.com
Levels of care: Assisted, Memory, Skilled.

Taylor Manor Nursing Home (859) 873-4201
300 BERRY AVENUE, VERSAILLES 40383
Levels of care: Personal, Skilled, Respite.

Tell them you saw it in...Pathways!

Subsidized Senior Housing

ANDERSON COUNTY

Kentucky Housing

Corporation (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601

www.kyhousing.org

HOUSING CHOICE VOUCHER

SECTION 8 PROGRAM **(502) 564-9946 or 1-877-552-7368**

www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural

Development Office (859) 224-7300 (option 2)

771 CORPORATE DR., #1200, LEXINGTON 40503

www.rurdev.usda.gov

BOURBON COUNTY

Bourbon Manor Apartments (502) 987-0790

#2 BANK ROW, PARIS 40361

Levels of care: Independent.

Paris Housing Authority (859) 987-2575

2 HORTON DRIVE, PARIS 40361

www.paris.ky.gov

U.S. Department of Agriculture Rural

Development Office (859) 224-7300 (option 2)

771 CORPORATE DR., #1200, LEXINGTON 40503

www.rurdev.usda.gov

Paris Housing Authority (859) 987-2575

1401 HIGH STREET, PARIS 40361

Levels of care: Independent.

1201 VINE STREET, PARIS 40361

Levels of care: Independent.

www.paris.ky.gov

Rucker Village Apartments (859) 987-4502

201 KELLY STREET, PARIS 40361

Levels of care: Independent.

Williamsburg Terrace Apartments (859) 987-6209

101 WILLIAMSBURG TERRACE, PARIS 40361

Levels of care: Independent.

BOYLE COUNTY

Housing Authority of Danville (859) 236-6116

102 MCINTYRE CIRCLE, DANVILLE 40422

www.danvillehousingagency.com

Northtown Senior Apartments (859) 854-9253

4245 HUSTONVILLE ROAD, JUNCTION CITY 40422

Levels of care: Independent.

U.S. Department of Agriculture Rural

Development Office (859) 224-7300 (option 2)

771 CORPORATE DR., #1200, LEXINGTON 40503

www.rurdev.usda.gov

Housing Authority of Winchester (859) 744-2960

200 CANEWOOD DRIVE, WINCHESTER 40392

CLARK COUNTY

Beverly P. White Towers (859) 744-0521

4 NORTH MAPLE STREET, WINCHESTER 40391

Levels of care: Independent.

Brown Proctor Apartments (859) 744-0323

108 SOUTH MAIN STREET, WINCHESTER 40391

Levels of care: Independent.

Cambridge Square Apartments (859) 744-9655

300 C.G. STEPHENSON DRIVE, WINCHESTER 40391

Levels of care: Independent.

Kentucky Housing

Corporation (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601

www.kyhousing.org

HOUSING CHOICE VOUCHER

SECTION 8 PROGRAM

1-877-552-7368

www.kyhousing.org/page.aspx?id=599

Phoenix House Apartments (859) 745-6515

50 NORTH MAIN STREET, WINCHESTER 40391

Levels of care: Independent.

U.S. Department of Agriculture Rural

Development Office (859) 224-7300 (option 2)

771 CORPORATE DR., #1200, LEXINGTON 40503

www.rurdev.usda.gov

Westwood Apartments (859) 745-2808

900 WESTWOOD DRIVE, WINCHESTER 40391

Levels of care: Independent.

ESTILL COUNTY

Housing Authority of Irvine (606) 723-3116

TDD

1-800-648-6056

285 MOUNTAIN CREST ROAD, IRVINE 40336

Irvine School Apartments (606) 723-0288

229 BROADWAY, IRVINE 40336

Levels of care: Independent.

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
 1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
 HOUSING CHOICE VOUCHER
 SECTION 8 PROGRAM (606) 743-7028
www.kyhousing.org/page.aspx?id=599

Northwood Apartments (606) 723-2087
 1100 WINCHESTER ROAD, IRVINE 40336
 Levels of care: Independent.

U.S. Department of Agriculture Rural Development Office (859) 224-7300 (option 2)
 771 CORPORATE DR., #1200, LEXINGTON 40503
www.rurdev.usda.gov

FAYETTE COUNTY

Ashland Terrace (859) 266-2581
 475 SOUTH ASHLAND AVENUE, LEXINGTON 40502
www.ashlandterrace.org
 Levels of care: Independent.

Ballard-Griffith Towers (859) 281-5081
 650 TOWER PLAZA, LEXINGTON 40508
 Levels of care: Independent.

Briarwood (859) 272-3421
 1349 CENTRE PARKWAY, LEXINGTON 40502
www.briarwoodlexington.com
 Levels of care: Independent.

Central Christian Church Apts. (859) 252-3671
 249 EAST SHORT STREET, LEXINGTON 40507
 Levels of care: Independent.

Christ Church Apartments - Rose Tower (859) 254-7762
 137 ROSE STREET, LEXINGTON 40507
 Levels of care: Independent.

Christian Towers (859) 253-3625
 1511 VERSAILLES ROAD, LEXINGTON 40504
 Levels of care: Independent.

Elm Tree Lane Apartments (859) 253-3856
 302 ELM TREE LN., LEXINGTON 40507
 Levels of care: Independent.

Emerson Center (859) 278-0526
 2050 GARDEN SPRINGS DRIVE, LEXINGTON 40504
 Levels of care: Independent.

Ferrill Square Apartments (859) 389-9784
 471 PRICE ROAD, LEXINGTON 40508
 Levels of care: Independent.

Hamburg Senior Residence (859) 368-7640
 1601 VILLA MEDICI PASS, LEXINGTON 40509
 Levels of care: Independent.

Lexington Housing Authority (859) 281-5060
 300 WEST NEW CIRCLE ROAD, LEXINGTON 40505
www.lexha.org

Liberty Commons (859) 264-8055
 2101 CORNERSTONE PLACE, LEXINGTON 40509
 Levels of care: Independent.

Malabu Manor (859) 278-5111
 137 MALABU DRIVE, LEXINGTON 40503
 Levels of care: Independent.

Meadowthorpe Landing 800-271-9001
 ANTIQUE DR., LEXINGTON 40503
 Levels of care: Independent. New apartment complex.

The Oasis at Kearney Creek (859) 554-1448
 2750 MEADOWSWEET LN., LEXINGTON, 40511
 Levels of care: Independent.

Sayre Christian Village - Baunta Apartments (859) 271-9001
 3816 CAMELOT DRIVE, LEXINGTON 40517
www.sayrechristianvillage.org
 Levels of care: Independent.

Sayre Christian Village - Forest View Apartments (859) 271-9001
 3824 CAMELOT DRIVE, LEXINGTON 40517
www.sayrechristianvillage.org
 Levels of care: Independent.

Stonewall Terrace (859) 225-3000, ext. 1024
 365 WALLER AVE., SUITE 100, LEXINGTON 40504
 Serving medically vulnerable, including LGBTQ+, racial and ethnic minorities and economically disadvantaged.

Trent Village (859) 245-0106
 1393 TRENT BLVD., LEXINGTON 40517
 Levels of care: Independent.

FRANKLIN COUNTY

Cottages of Frankfort, Senior Apartment Homes (502) 875-4000
 871 CARDWELL LANE, FRANKFORT 40601
 Levels of care: Independent.

Emily Apartments (502) 695-2338
 325 BRIGHTON PARK BOULEVARD, FRANKFORT 40601
www.winterwoodonline.com
 Levels of care: Independent.

Frankfort Housing Authority (502) 223-2148
590 WALTER TODD DRIVE, FRANKFORT 40601

King's Daughters Apartments (502) 223-2141
220 HANNA PLACE, FRANKFORT 40601
Levels of care: Independent.

U.S. Department of Agriculture Rural Development Office (502) 633-3294
SHELBYVILLE SERVICE CTR., 63 BREIGHTON BLVD,
SHELBYVILLE 40065
www.rurdev.usda.gov

GARRARD COUNTY

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

Lancaster Housing Authority 859-792-3813
109 KINNAIRD AVENUE, LANCASTER 40444

HARRISON COUNTY

Belmont Senior Apartments (859) 234-4511
200 HAMPTON COURT, CYNTHIANA 41031
www.winterwoodonline.com
Levels of care: Independent.

Cynthiana Housing Authority (859) 234-5388
148 FEDERAL STREET, CYNTHIANA 41031
MAILING ADDRESS: P.O. BOX 351, CYNTHIANA 41031

Harrison House (859) 234-6565
102 NORTH MAIN STREET, CYNTHIANA 41031
Levels of care: Independent.

U.S. Department of Agriculture Rural Development Office (859) 824-7171 (option 4)
486 HELTON STREET, WILLIAMSTOWN 41097
www.rurdev.usda.gov

JESSAMINE COUNTY

Beacon Apartments (859) 887-4144
256 BLUEBERRY LANE, NICHOLASVILLE 40356
Levels of care: Independent.

Creekside Senior Apartments (859) 881-0592
407 NORTH 2ND STREET, NICHOLASVILLE 40356
Levels of care: Independent.

Edgewood Village Apartments (859) 885-3264
115 SOUTHVIEW DRIVE, NICHOLASVILLE 40356
Levels of care: Independent.

Elmwood Apartments (859) 885-4724
400 ELMWOOD COURT, NICHOLASVILLE 40356
Levels of care: Independent.

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

Nicholasville Housing Authority (859) 885-4324
601 BROADWAY, NICHOLASVILLE 40356

Rural Development Office (859) 881-4469
31 WICHITA DRIVE, NICHOLASVILLE 40356
www.rurdev.usda.gov

LINCOLN COUNTY

Housing Authority of Stanford (606) 365-7874
100 LACY STREET, STANFORD 40484

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

Hustonville Elderly Apartments (606) 346-2170
9600 MAIN STREET, HUSTONVILLE 40437
Levels of care: Independent.

Orchard Commons (606) 355-7405
1307 WALNUT ST., CRAB ORCHARD 40419
Levels of care: Independent.

Shea Villa Apartments (606) 365-1124
121 SHEA VILLA COURT, STANFORD 40484
Levels of care: Independent.

U.S. Department of Agriculture Rural Development Office (606) 365-2588
102 METKER TRL., STANFORD 40484
www.rurdev.usda.gov

MADISON COUNTY

Berea Housing Authority (859) 986-4436
110 ORCHARD STREET, BEREA 4043

Madison Tower (865) 623-6067
225 NORTH MADISON AVENUE, RICHMOND 40475
Levels of care: Independent.

HOUSING OPTIONS

Richmond Housing Authority (859) 623-5968
502 ELLIS COURT, RICHMOND 40475
MAILING ADDRESS: P.O. BOX 786, RICHMOND, KY 40476

Richmond Green Apartments (859) 624-4006
108 RICHMOND GREEN DRIVE, RICHMOND 40475
Levels of care: Independent.

Richmond Manor Apartments (859) 624-9410
745 NORTH 3RD STREET, RICHMOND 40475
Levels of care: Independent.

Silver Creek Apartments II (859) 986-7765
100 MIRACLE DRIVE, BEREA 40403
Levels of care: Independent.

U.S. Department of Agriculture Rural Development Office (859) 624-1980
RICHMOND SERVICE CENTER
1024 IVAL JAMES BLVD., RICHMOND 40475
www.rurdev.usda.gov

MERCER COUNTY

Cardinal Meadows (859) 734-2483
851 SOUTH COLLEGE STREET, HARRODSBURG 40330
Levels of care: Independent.

Housing Authority of Harrodsburg (859) 734-4447
502 WEST OFFICE STREET, HARRODSBURG 40330

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org

U.S. Department of Agriculture Rural Development Office (859) 224-7300
771 CORPORATE DR., STE. 200, LEXINGTON 40503
www.rurdev.usda.gov

NICHOLAS COUNTY

City View Apartments (859) 289-6644
111 SCHOOL AVENUE, CARLISLE 40311
Levels of care: Independent.

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (606) 743-7028 or 1-800-743-7028
www.kyhousing.org/page.aspx?id=599

Shepherd Place (859) 289-6633
639 DORSEY AVENUE, CARLISLE 40311
Levels of care: Independent.

U.S. Department of Agriculture Rural Development Office (606) 784-6447 (option 4)
220 WEST FIRST STREET, MOREHEAD 40351
www.rurdev.usda.gov

POWELL COUNTY

Housing Authority of Stanton (606) 663-2625
O A STREET, STANTON 40380

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

Stanton Place Apartments (606) 663-0489
555 WEST RAILROAD STREET, STANTON 40380
Levels of care: Independent.

U.S. Department of Agriculture Rural Development Office (606) 784-6447 (option 4)
220 WEST FIRST STREET, MOREHEAD 40351
www.rurdev.usda.gov

Vernon Manor Apartments (606) 663-4746
100 WELLS STREET, CLAY CITY 40312
Levels of care: Independent.

SCOTT COUNTY

Cherry Tree Place, Ltd. (502) 863-9623
520 EAST WASHINGTON STREET, GEORGETOWN 40324
Levels of care: Independent.

Elk River Senior Apartments (502) 570-9311
101 RYKARA PATH, GEORGETOWN 40324
Levels of care: Independent.

Harmony Village Apartments (502) 863-1266
150 CORNWALLIS DRIVE, GEORGETOWN 40324
Levels of care: Independent.

Housing Authority of Georgetown (502) 863-3773
139 SCROGGIN PARK, GEORGETOWN 40324
www.gtownha.org

Trinity Apartments (502) 868-0226
400 TRINITY DRIVE, GEORGETOWN 40324
Levels of care: Independent.

U.S. Department of Agriculture Rural Development Office (859) 824-7171 (option 4)
486 HELTON STREET, WILLIAMSTOWN 41097
www.rurdev.usda.gov

Windsor Place Apartments (502) 863-0654
110 GREENBRIAR DRIVE, GEORGETOWN 40324
Levels of care: Independent.

Margaret Hall Manor (859) 873-3810
117 ELM STREET, VERSAILLES 40383
Levels of care: Independent.

WOODFORD COUNTY

Housing Authority of Versailles (859) 873-5351
519 POPLAR STREET, VERSAILLES 40383
Mailing Address: P.O. Box 1389, Versailles, KY 40383

Midway School Apartments (859) 846-4949
510 SOUTH WINTER STREET, MIDWAY 40347
Levels of care: Independent.

Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896
1231 LOUISVILLE ROAD, FRANKFORT 40601
www.kyhousing.org
HOUSING CHOICE VOUCHER
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368
www.kyhousing.org/page.aspx?id=599

U.S. Department of Agriculture Rural Development Office (859) 224-7300
771 CORPORATE DR., STE. 200, LEXINGTON 40503
www.rurdev.usda.gov

Home Improvements & Modifications

Accessibility Work...Includes home modifications such as handrails, guardrails, bathroom grab bars, wheelchair ramps to enable an older or disabled person to live safely at home.



Chore Services...Cleaning beyond normal homemaking. It includes heavy duty tasks such as floor or window washing, yard work and pest control and other types of home maintenance.

Retrofitting...Retrofitting a home is to modify it to include new items or improvements that enhance safety and lifestyle. Examples would be appliances that automatically shut off, installation of grab bars or shower seat, large size clock and home elevator or chair lift.

Aging With Grace (859) 787-4368
743 ALLENDALE DR., LEXINGTON 40503
www.agingwithgraceinfo.org
Clubhouse for Seniors - home improvements, inside or out. Anything needed to make your living space more pleasant. A variety of funding option may be available, the club administrator will work with you to navigate the process..

Building Industry Association of Central Kentucky (859) 273-5117
3146 CUSTER DR., LEXINGTON 40577
Help with finding builders and remodelers.

LexCall (859) 425-2255 or 311
REHABILITATION PROGRAM, DIV. OF COMMUNITY DEVELOPMENT
200 EAST MAIN ST., LEXINGTON 40507
www.lexingtonky.gov/lexcall
Must own and live in your home in Fayette Co. and must meet income and asset guidelines. Provides up to \$38,000 for homeowners to correct code violations, make modifications related to the occupant's handicap, and

make the home more energy efficient. For persons who are low income, there are no monthly payments. For persons who are moderate income, 20 yr. loans of 0%, 1% and 2% are available.

Division of Building Inspection (859) 258-3770
DEPARTMENT OF PUBLIC WORKS AND DEVELOPMENT
101 EAST VINE ST., LEXINGTON 40507
www.lexingtonky.gov

Call If you are planning to build an addition or remodel your home. For counties outside Fayette contact your local government number.

Handyman Connection (859) 276-1811
1910 HARRODSBURG ROAD, SUITE 203, LEXINGTON 40503
www.handymanconnection.com

Repair Affair & Remodeling for Access & Mobbity Programs (RAMPS) (859) 276-2693
2250 REGENCY RD., LEXINGTON 40503
Emergency home repair and construction of ramps.

■ **WEATHERIZATION PROGRAMS**
Lexington Community Action Council (859) 233-4600
710 W. HIGH ST., LEXINGTON 40508
www.communityactionky.org

Community Action Kentucky (502) 875-5863
HOME ENERGY PROGRAM 1-800-456-6571
101 BURCH CT., FRANKFORT 40601
www.capky.org

Energy audits conducted to locate areas where energy can be conserved. Repairs may include caulking, weather-stripping, minor wall and roof repair, insulating attics and floors and repairing or replacing heating systems. Seniors get special priority. Must be at or below 200% of federal poverty guidelines. See *Community Action Agencies* on Page 39.

Skilled Nursing Facilities/Nursing Homes

Nursing facilities are not necessarily the “last step” for patients... If someone requires constant supervision or there is no one to provide care at home, nursing facilities can provide rehabilitation care, long term care, or maybe temporary respite care. There are assisted living facility alternatives to nursing facility care. There are also home- and community-based alternatives, such as Medicaid waiver programs. A person does not necessarily need to move into a nursing facility simply because he or she is having health problems or can't manage to live independently at home. Options depend upon the duration and type of services required as well as the level of care that one can afford.

The majority of nursing facilities are owned and operated by for-profit corporations. Some facilities are operated by a governmental unit, such as the county or state; a philanthropic or non-profit organization, such as a church or religious organization; or by families. Philanthropic nursing facilities are not necessarily less expensive than for-profit nursing facilities. Many facilities have waiting lists.

Family members may feel frustrated or guilty about not being able to personally care for a parent or other close older adult. Nursing facility social workers, other health care professionals, religious leaders, and the Long Term Care Ombudsman can provide helpful perspectives.

If Nursing Home Placement is the Appropriate Option. . . . To make the transition most effectively, a prospective resident, the family, and physician must be involved in the decision-making process.

- Encourage as much independent decision-making as possible by the prospective resident.
- Move as many personal effects as possible into the room to foster familiarity and comfort.
- Assure the person that a family member is always reachable by phone.

GRIEVANCE RESOURCES

Nursing Home Ombudsman Agency of the Bluegrass (859) 277-9215

1530 NICHOLASVILLE RD., LEXINGTON 40503
www.ombuddy.org

Independent agency looking after the interests of long term care residents, with advocates assigned to each nursing home in the 17-county area. Office has information available at no cost, covering a wide range of subjects—from evaluating a nursing facility to getting good care once you are admitted. Call for placement counseling or information on any topic related to care in nursing, personal care, and family care homes.

FINANCIAL AND LEGAL PRE-PLANNING

There are many complex financial and legal decisions to be made for nursing home placement, and pre-planning is critical. Annual nursing home costs average \$70,000. Families usually begin paying for nursing home care from savings. Medicare coverage of nursing home care is extremely limited. Most people deplete their savings and rely on government-funded Medicaid to supplement their monthly income and help cover the costs.

Requirements for Medicaid Coverage

- A resident's total gross monthly income from any and all sources must be less than the monthly Medicaid reimbursement amount to the nursing home.
- A resident's countable assets cannot exceed \$2,000.
- A spouse living in the community may keep the couple's home; other assets can be kept but the monetary amount can change from year to year.

Some nursing homes do not provide care for residents who rely on Medicaid. Many that do, have limitations on the number of Medicaid beds they provide and, therefore, have waiting lists.

QUESTIONS TO ASK

- Is the facility Medicare/Medicaid certified?
- What personal items may be retained to provide a satisfactory level of familiarity and comfort?
- Are Medicaid beds available? If not, how long is the waiting period?
- Are location and visiting times convenient for family and friends?
- Does the facility provide the skilled services you need?
- How are the costs calculated, including single vs. double occupancy, laundry, therapy, activities, special diets, medical supplies, telephone and television?
- Can roommates be changed easily if requested?
- Does the facility have planned group activities such as bingo, pet therapy, outside trips, celebrations, etc.?
- What happens if your money runs out and you rely on Medicaid for payment?
- Are residents mostly well groomed and out of bed?

- What is your first impression about the odor, cleanliness, decor and atmosphere?
- Do residents appear to enjoy the staff and do staff members know the residents by name?
- Is staff responsive to your and your loved one's requests?
- Is the philosophical or religious orientation of the facility compatible with yours?
- What is the number of staff compared to the number of patients?

TYPES OF LONG TERM CARE FACILITIES

Nursing Home, Skilled Nursing Facility or Health Care Center

A 24-hour nursing care and rehabilitation center that meets federal regulations for Medicare and/or Medicaid. Care is supervised by a nurse under the direction of a physician medical director. Includes pharmaceutical, dietary and activities services. All reports are available for public inspection. Reports list deficiencies or corrections.

Certified Nursing Facility

Meets federal laws and regulations for Medicare and/or Medicaid (skilled nursing). All certification reports must be available for public inspection. Reports will list any deficiencies or corrections needed.

Sub-acute Care

Is when a patient requires extensive nursing but not direct physician care. Patients do not need the full range of hospital services but do need between four to seven hours of skilled nursing care and/or additional therapy services. Emphasis is on rehabilitation and stays typically do not last beyond a few months.

MEDICARE COVERAGE

Medicare reimbursement is never guaranteed. Services listed are usually covered by Medicare. Members of Medicare HMOs must follow the plan's rules and use its providers and nursing homes only.

Applicable only in Medicare certified nursing facilities. Pays for the first 20 days and anything over \$185.50 per day for days 21–100 per benefit period if patient:

- Has been hospitalized for at least three days.
- Needs skilled nursing care for condition treated in hospital.
- Is admitted within 30 days of leaving hospital.
- Has doctor's authorization.
- Pays up to 210 days of hospice care for terminally ill.

Medicare Helps Pay for: (Providers must be Medicare certified.)

- Bed in semi-private room (two–four beds per room) and all meals including special diets.
- Necessary nursing services.
- Drugs, medical supplies, appliances and equipment (wheelchairs, crutches and braces).
- Medical social services.
- Doctor's services (if you have Part B coverage).

Medicare Does Not Help Pay for:

- Personal comfort or convenience items such as charges for phone, radio or television furnished at patient's request.
- Private duty nursing.
- Extra charges for use of a private room, unless patient needs it for medical reasons and ordered by a doctor.
- Doctor's services (unless you have Part B coverage).
- Ambulance transfers for routine medical care or lack of other transportation.
- Transport for a patient legally pronounced dead prior to ambulance call.

MEDICAID COVERAGE

Applicable in Medicaid certified nursing facilities. Pays if local Human Services dept. decides nursing care is medically necessary and eligibility requirements are met.

Medicaid Will Pay: (Providers must be Medicaid certified.)

- Semi-private room, meals and diets prescribed by doctor.
- Skilled nursing.
- Drugs and medical supplies
- Some transport to and from hospital and nursing home.
- Laundry services.
- Physician ordered "restorative" services such as physical, occupational, hearing and speech therapy and diagnostic evaluation visits.
- To hold a bed for 14 days for therapeutic visits or hospital stays. On the 15th day, patient must privately pay to hold bed or go back on the Medicaid waiting list.

Medicaid Will Not Pay for:

- Personal comfort or convenience items, unless medically necessary and ordered by the doctor.
- Private duty nursing.
- Non-essential or experimental services.
- Beauty/barber shop services.
- Rest home care or custodial care.
- Continued stay in a facility if the resident's level of care does not match the facility's certification level (if alternate placement available).
- Dry cleaning.
- Transportation costs to visit families and friends.

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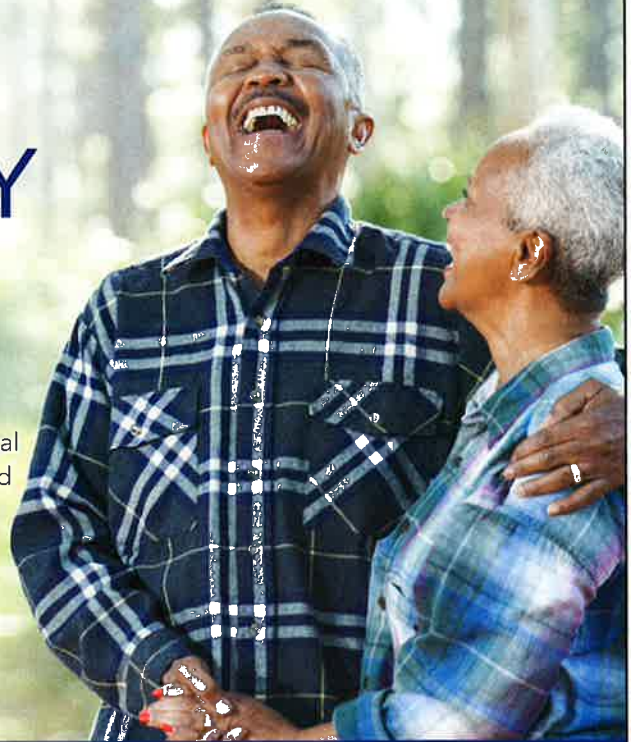
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